DOCUMENT RESUME

ED 471 735 HE 035 568

TITLE	Student Eligibility Basics.
INSTITUTION	Office of Federal Student Aid (ED), Washington, DC.
PUB DATE	2003-01-00
NOTE	416p.; Produced by FSA (Federal Student Aid) University.
PUB TYPE	Guides - Classroom - Learner (051)
EDRS PRICE	EDRS Price MF01/PC17 Plus Postage.
DESCRIPTORS	*College Applicants; *Eligibility; *Student Financial Aid; Student Financial Aid Officers; Training; Workshops

ABSTRACT

This workshop manual is designed to teach financial aid administrators about student eligibility. The first module, "Student Eligibility," defines student eligibility criteria and discusses interpreting output documents and financial aid histories. Module 2 discusses calculating the expected family contribution (EFC) and calculating a student's financial need. Module 3 discusses verification and data integrity, explaining what to do in cases of conflicting information, the requirements of verification, and verifying data for individual applicants. Each module contains learning and job aids, case studies, and answer keys. A workshop wrap-up section reviews the material covered. Five appendixes contain: (1) a glossary; (2) federal student aid acronyms; (3) required reports; (4) 2003-2004 application and delivery system changes; and (5) the pretraining crossword exercise and review session answers. (SLD)

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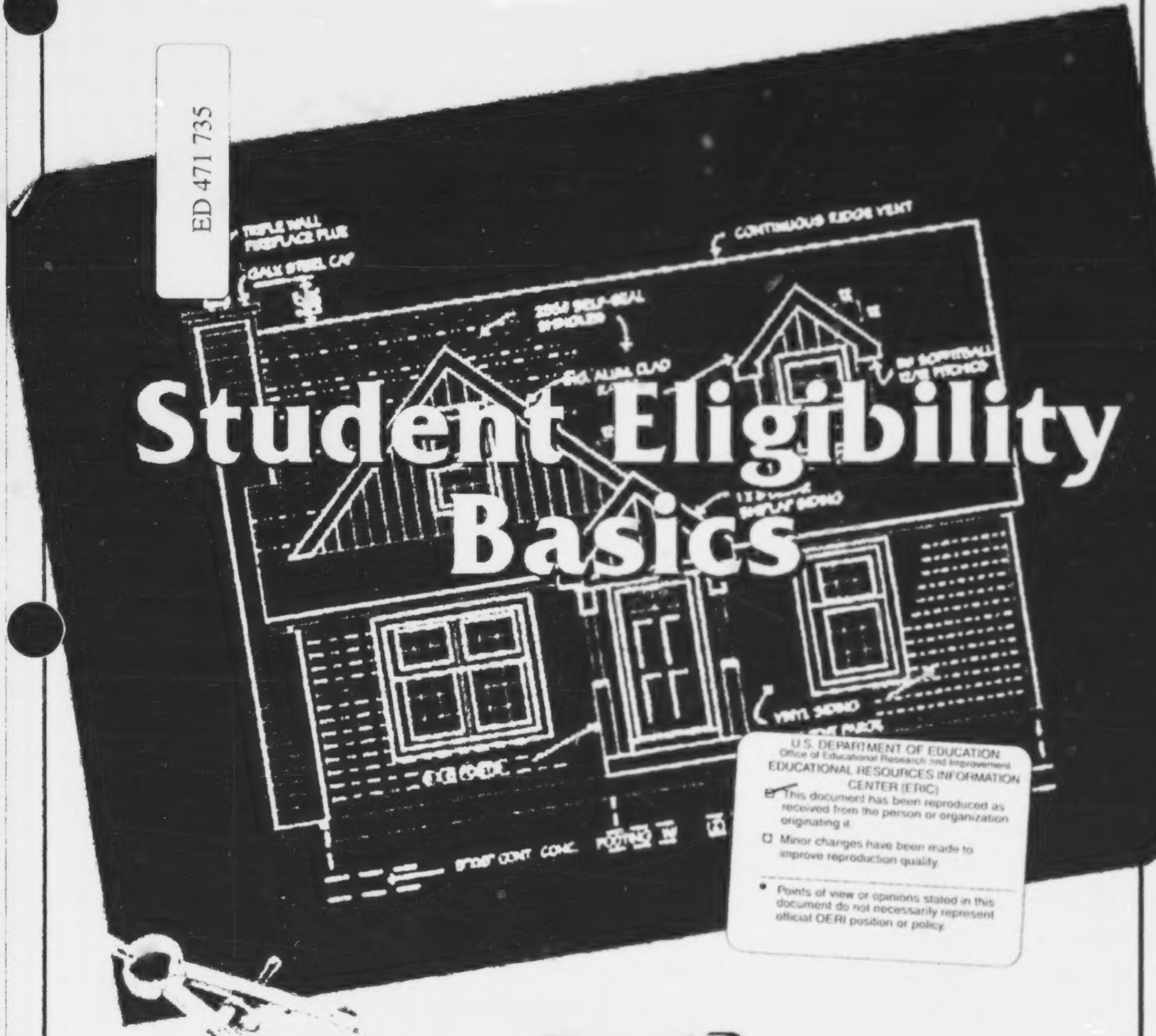
Student Eligibility Basics


TRIPLE WALL
FIREPLACE FLUE
GALV. STEEL CAP
CONTINUOUS RIDGE VENT
235# SELF-SEAL
SHINGLES
ALUM. CLAD
VINYL SIDING
CONT. CONC.
FOOTING

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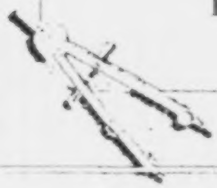

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STUDENT FINANCIAL ASSISTANCE

DEPARTMENT OF EDUCATION
UNITED STATES OF AMERICA

STUDENT FINANCIAL ASSISTANCE
Training Satisfaction Survey

Thank you for taking a moment to answer the following questions. We will use this to evaluate and improve our training and materials. Any information you provide is confidential.

Course ______________________________ Date __________

Location ______________________________

Trainer name(s) ______________________________

Your type of institution: ☐ Public ☐ Private ☐ Proprietary
☐ Undergraduate/Graduate ☐ Clock Hour/Credit Hour

Length of time in financial aid related responsibilities: (years/months) ________

Please complete the following statements using the scale below:

1 = Unacceptable
2 = Poor/less than acceptable
3 = Moderate/Acceptable
4 = Good/More than acceptable
5 = Outstanding/Much more than acceptable
N/A = Not applicable/Unknown/No Comment

GENERAL

1. How well did this training meet your needs for improving your student aid operations?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ N/A

2. How well did this training meet the overall objectives stated at the beginning of the course?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ N/A

3. How well did the training announcement describe this training?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ N/A

3A

TRAINING MATERIALS

4. How helpful were the case studies, charts and other graphic illustrations?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ N/A

5. Our goal is to provide accurate, clear and organized materials. How do you rate our materials?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ N/A

PRESENTATION

6. Please rate the presentation and/or slide show for clarity and accuracy.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ N/A

7. Was enough time devoted to trainee questions and exercises?

☐ Yes ☐ No

8. What suggestions do you have to improve the trainers' presentation?

TRAINING LOGISTICS AND MISCELLANEOUS

9. What additional training would you like us to provide?

10. What comments do you have about the workshop's location and training room?

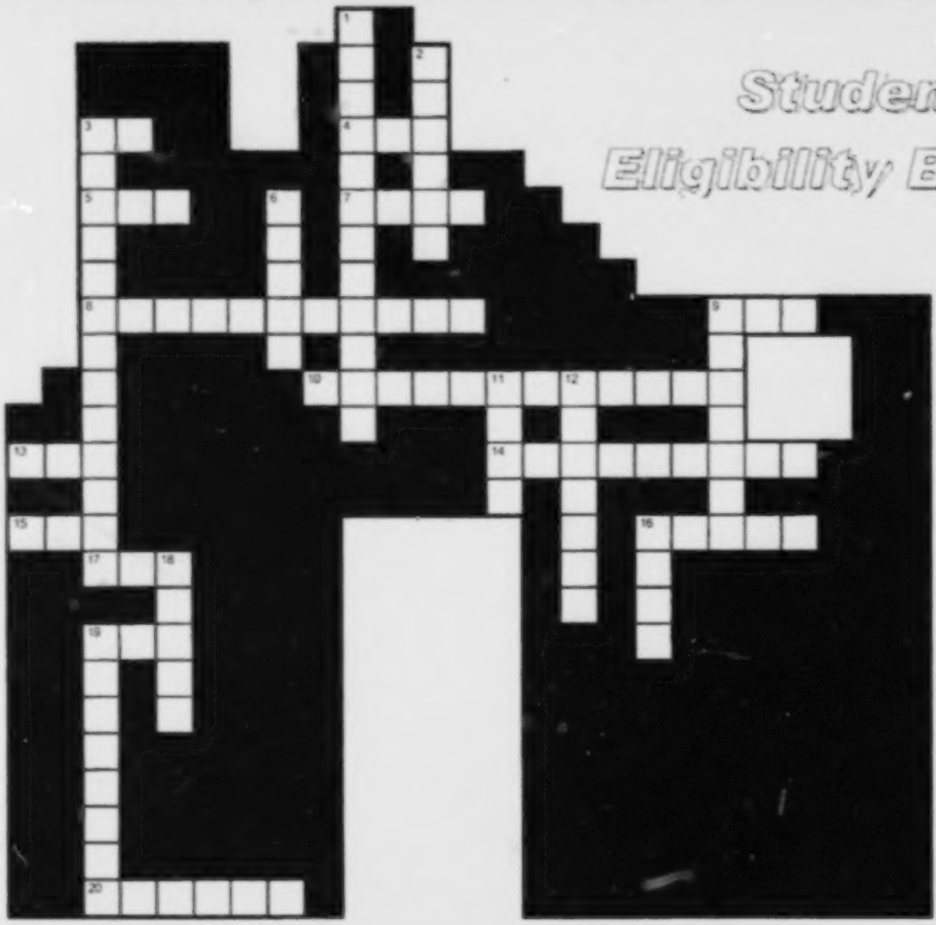
ADDITIONAL COMMENTS AND SUGGESTIONS

You can now provide your comments on this or any other training session on our Training Information page at www.ed.gov/offices/OPE/announce/trng/ or by sending us an e-mail at **SFA_Training@ed.gov**

Student Eligibility Basics

While you wait for the workshop to begin, we invite you to have fun with the crossword puzzle found on the next page.

Student Eligibility Basics



Across (# in parenthesis = # letters in word)

3 Allows the financial aid administrator to override an applicant's dependency status (2)

4 Database against which an applicant's eligible non-citizen status is confirmed (3)

5 Policy school must have to measure student's progress (3)

7 Information for Financial Aid Professionals (4)

8 Type of information a school has in file for a student that must be resolved (11)

9 Need-based work program (3)

10 EFC-Expected Family __ (12)

13 Number from the student's SAR that a school uses to add its own school code to the ISIR (3)

14 Verifying FAFSA data helps ensure that the programs the school administers has this (9)

15 Other than Pacific Island residents, all FAFSA applicants are required to have one (3)

16 Database housing grant overpayment information (5)

17 Acceptable equivalent to a high school diploma (3)

19 School-specific component in need calculation (3)

20 CPS processing result indicating a data problem (6)

Down (# in parenthesis = # letters in word)

1 Process of checking the accuracy of FAFSA information against acceptable documentation (12)

2 National Association of Student Financial Aid Administrators (6)

3 NSLDS process that reports updates to the school about changes to an applicant's eligibility status (13)

6 School must have this type of ISIR on file to award and disburse Pell Grants (5)

9 Listserv for financial aid community (6-1)

11 Output document school receives after FAFSA processing (4)

12 One type of income reported on the tax return that must be verified (7)

16 Difference between a student's cost of attendance and EFC (4)

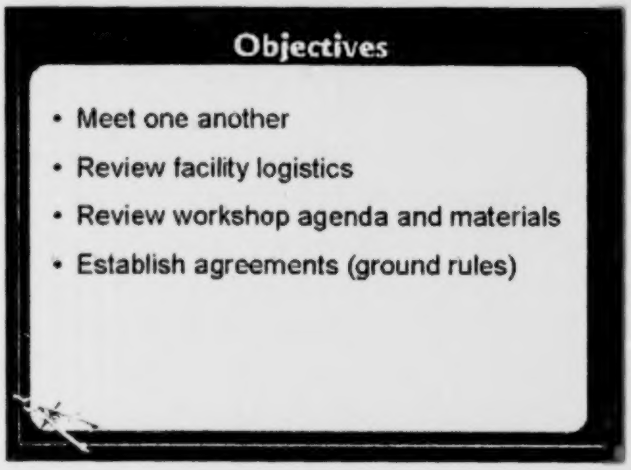
18 Circumstance that exempts an application from verification (5)

19 Allowed Cost of Attendance budget component (8)

Welcome

Welcome!

Student Eligibility Basics



Objectives

- Meet one another
- Review facility logistics
- Review workshop agenda and materials
- Establish agreements (ground rules)

First Things First

To begin, we'll get to know each other through introductions. Next, we'll quickly review where you can find the restrooms, vending machines, public phones and smoking areas. We'll also review the workshop agenda and the format of the training materials. Finally, as a group, we'll agree on the ground rules for the workshop.

Challenge:

Set a goal to network during this workshop and get contact information from at least 10 new acquaintances.

FAA Profile Sheet

Use the following questions to interview your colleague.

1. What is your name?

   ____

2. What is the name of your school/employer?

   ____

3. What is your position there?

   ____

4. What is your phone number and e-mail address?

   ____

5. How long have you worked in financial aid and what do you like best about your job?

   ____

6. What professional associations do you belong to?

   ____

7. What special or unusual programs (e.g., distance learning, accelerated learning, teacher certification, etc.) does your school offer?

   ____

   ____

8. What type of financial aid processing system/software application does your school use, and are you an expert at using it?

   ____

9. What is the funniest experience you've had as an FAA or the oddest question a student or parent has asked you?

   ____

   ____

10. Tell me at least one specific thing you hope to get out of this workshop?

    ____

    ____

Personal Networking Directory

Use this space to jot down the contact information of new acquaintances you meet during the workshop.

	Name	School	Phone	E-mail
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10				

Logistics

Where to find stuff....

Where to Find . . .

Use the space below to jot down notes about where to find the facilities that you'll use during the workshop.

Restrooms

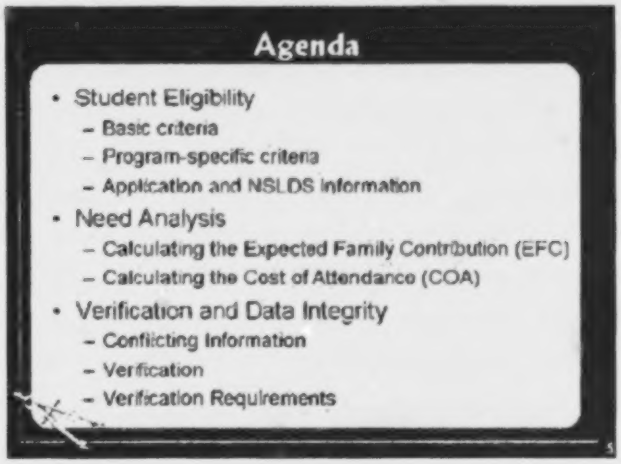
Vending machines

Public telephones

Places to eat lunch

Area(s) where smoking is allowed

Other



Agenda

- Student Eligibility
  - Basic criteria
  - Program-specific criteria
  - Application and NSLDS information
- Need Analysis
  - Calculating the Expected Family Contribution (EFC)
  - Calculating the Cost of Attendance (COA)
- Verification and Data Integrity
  - Conflicting Information
  - Verification
  - Verification Requirements

5

Welcome to "Student Eligibility Basics"

This workshop is designed to broaden your knowledge about the basics of student eligibility for federal financial aid. It also provides you with a lot of opportunities to practice and apply what you learn.

Also, you'll have the chance to become more familiar with a variety of very helpful resources and tools that the U.S. Department of Education (ED) provides to help you and your colleagues be more successful at your jobs.

In addition to tools and resources, each module includes Supplements consisting of learning and job aids, case studies for extra practice and answer keys. At the back of the workbook you'll find more helpful information in the Appendices.

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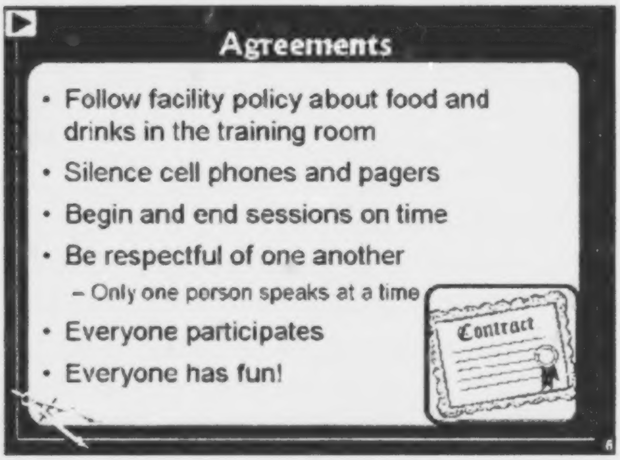
Appendix E—Pre-training Crossword and Review Answer Keys E-1

Note:

Remember to keep your workshop evaluation form handy so that you can write down your feedback and comments throughout the day.



Agreements

- Follow facility policy about food and drinks in the training room
- Silence cell phones and pagers
- Begin and end sessions on time
- Be respectful of one another
  - Only one person speaks at a time
- Everyone participates
- Everyone has fun!

Agreements

Establishing learning guidelines helps make this the most successful learning experience possible! The list below is a start. Please jot down additional suggestions that you think will be helpful and share them.

☑ Follow facility policy about food and drinks in the training room

☑ Silence cell phones and pagers

☑ Begin and end sessions on time

☑ Be respectful of one another (e.g., only one person speaks at a time)

☑ Everyone participates

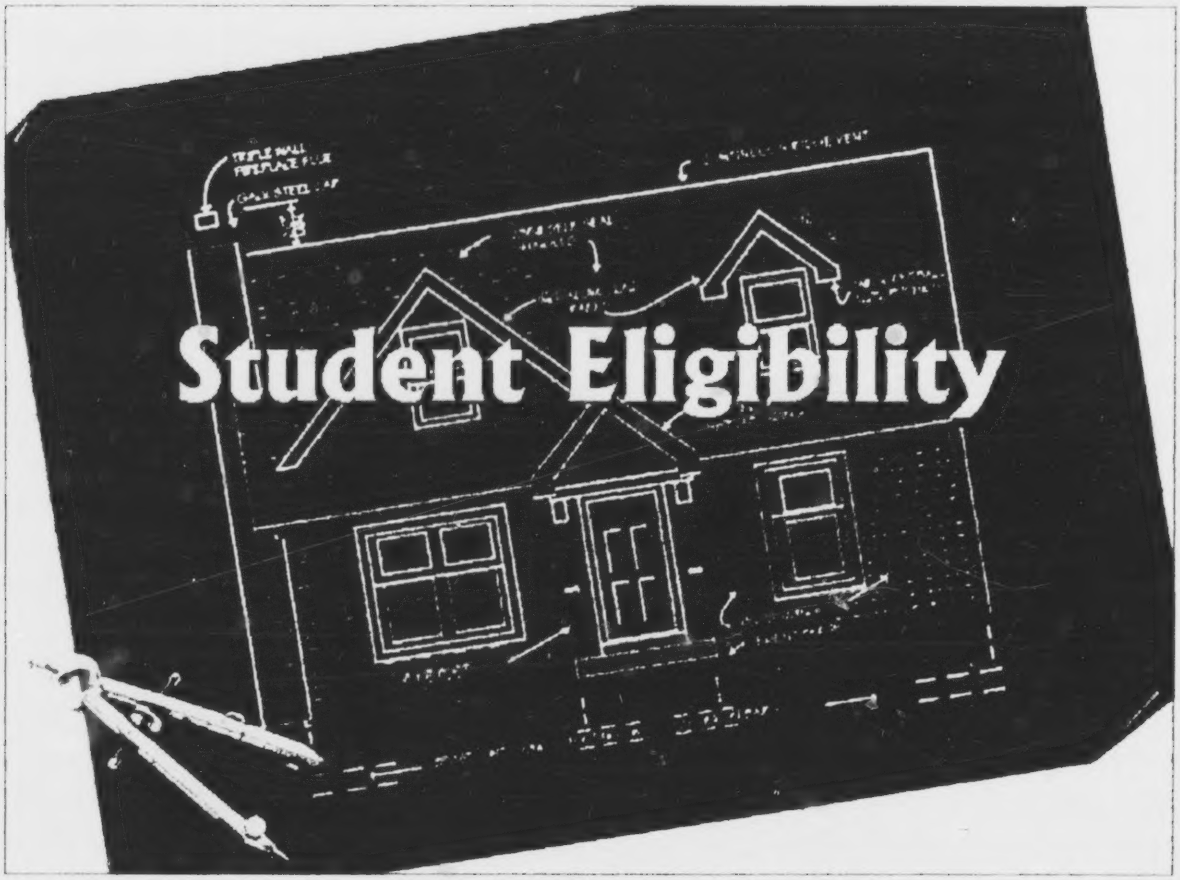
☑ Everyone has fun!

☑ ______________________________

☑ ______________________________

☑ ______________________________

Student Eligibility



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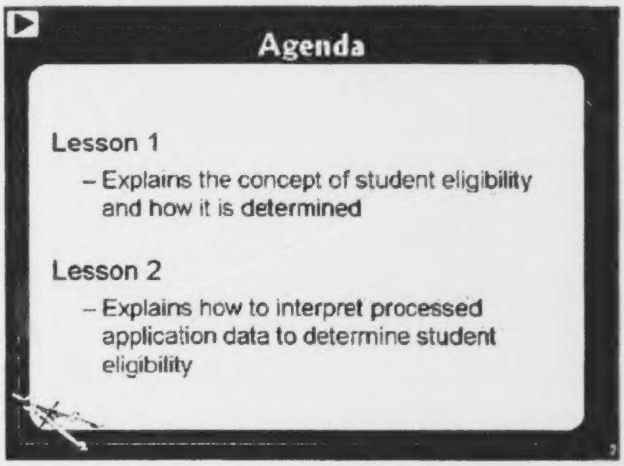


Agenda

Lesson 1
- Explains the concept of student eligibility and how it is determined

Lesson 2
- Explains how to interpret processed application data to determine student eligibility

2

Introduction

An important responsibility of a school approved to participate in Title IV programs is to ensure administrative capability. This means that the school:

- Can and will effectively administer federal student financial aid programs according to federal regulations as well as the school's own policies and procedures, and
- Through its financial aid administrators (FAAs), will be diligent stewards of the federal tax dollars that fund federal student aid programs

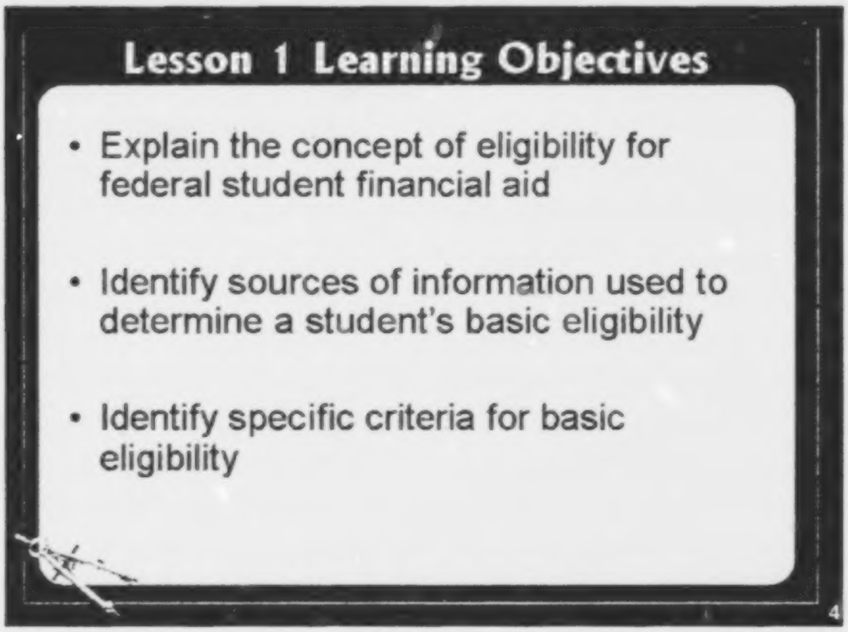
Being stewards involves making sure that federal aid is awarded not only in correct amounts but also only from eligible programs and only to eligible students.

Determining that a student is eligible is a 2-level process. First, the school must determine that the student meets basic eligibility criteria. Then, the school must determine that the student meets program-specific criteria. At either level, the process of establishing eligibility hinges on being able to accurately interpret the results of the student's processed federal student financial aid application.

The focus of this module is to help learners know and understand:

- Student eligibility criteria for federal student financial aid
- How to interpret the results of a processed federal student aid application (i.e., FAFSA) in order to determine student eligibility

Lesson 1—Student Eligibility Criteria



Lesson 1 Learning Objectives

- Explain the concept of eligibility for federal student financial aid
- Identify sources of information used to determine a student's basic eligibility
- Identify specific criteria for basic eligibility

Tools & Resources

Basic eligibility criteria

- FSA Schools Portal at **fsa4schools.ed.gov**
  - FSA Assessments: Student Eligibility
  - FSA COACH: Module 7, Determining Student Eligibility for FSA
- Information for Financial Aid Professionals (IFAP) at **ifap.ed.gov**
  - FSA Regulations: 668.32 to 668.39 and 668.130 to 668.139
  - FSA Handbook, Application and Verification Guide
  - FSA Handbook, Volume 1: Student Eligibility, Chapters 1-8

Program-specific eligibility criteria

- FSA COACH: Module 1, Introduction to Federal Student Financial Aid at **fsacoach.ed.gov**
- FSA Schools Portal at **fsa4schools.ed.gov**
  - FSA Assessments: Awarding Aid
- Information for Financial Aid Professionals (IFAP) at **ifap.ed.gov**
  - Higher Education Act (HEA)
  - FSA Regulations

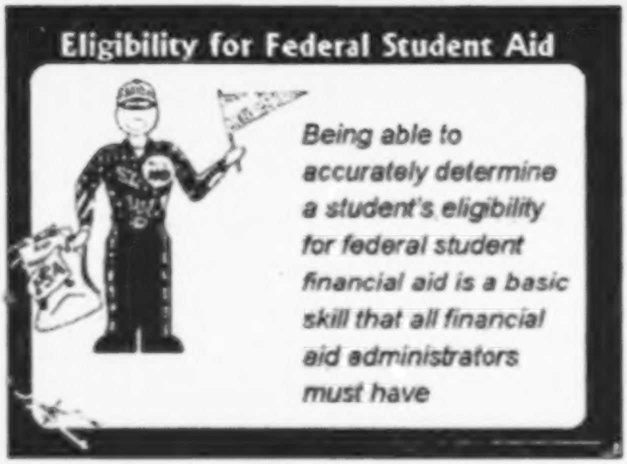
    668: Student Assistance General Provisions
    673: Campus-Based General Provisions
    674: Federal Perkins Loan Program
    675: Federal Work-Study Program
    676: Federal Supplemental Educational Opportunity Grant Program
    682: Federal Family Education Loan Program
    685: William D. Ford Direct Loan Program
    690: Federal Pell Grant Program
  - FSA Handbook, Volume 3: Federal Pell Grant Program
  - FSA Handbook, Volume 4: Campus Based Common Provisions
  - FSA Handbook, Volume 5: Federal Perkins Loans
  - FSA Handbook, Volume 6: Federal Work-Study
  - FSA Handbook, Volume 7: Federal Supplemental Educational Opportunity Grants
  - FSA Handbook, Volume 8: Direct Loan and FFEL Programs

Acronyms

ATB (Ability to Benefit)
CPS (Central Processing System)
DL (Direct Loan)
DOB (Date of Birth)
EFC (Expected Family Contribution)
FAA (Financial Aid Administrator)
FAFSA (Free Application for Federal Student Aid)
FFEL (Federal Family Education Loan Program)
FISAP (Fiscal Operations Report and Application to Participate)
FSEOG (Federal Supplemental Educational Opportunity Grant Program)
FWS (Federal Work-Study)
HEA (Higher Education Act)
IFAP (Information for Financial Aid Professionals)
INS (Immigration and Naturalization Service)
ISIR (Institutional Student Information Record)
NSLDS (National Student Loan Data System)
SAR (Student Aid Report)
SSA (Social Security Administration)
SSN (Social Security Number)
SSS (Selective Service System)

Key Terms

Federal Campus-Based Programs
Need
NSLDS Financial Aid History
Title IV Programs



Eligibility for Federal Student Aid

Being able to accurately determine a student's eligibility for federal student financial aid is a basic skill that all financial aid administrators must have

Eligibility for Federal Student Aid

The process for establishing eligibility for federal student aid is very straightforward.

- A student applies for federal student aid by completing and submitting the Free Application for Federal Student Aid (FAFSA) to the Central Processing System (CPS).
  - The FAFSA is processed and the results are sent to the school in the form of the Institutional Student Information Record (ISIR).
- The school reviews the results of the processed FAFSA.
  - The school also reviews other information in the student's file pertaining to admission/enrollment and cost of attendance.
- Then the school determines:
  - If the student meets basic eligibility requirements
  - Type(s) of federal student aid and the amount(s) for which the student qualifies

To establish basic eligibility for federal student aid, every applicant must meet the same *basic* requirements. Just as there are *basic* requirements/criteria for establishing eligibility, there also are *program-specific* requirements for establishing eligibility to receive aid from specific federal student financial aid (Title IV) programs.

Most federal student aid programs take into account financial need, which differs from student to student. As a result, while two students may have basic eligibility, their program-specific eligibility will likely differ.

Note:

The next page includes a handy Basic Eligibility Criteria Checklist. This checklist outlines the individual eligibility requirements and indicates the sources of information that FAAs use to determine if meets the criteria.

Page 3 of Supplement A includes another copy of the Basic Eligibility Checklist.

Federal Student Financial Aid (Title IV)
Basic Eligibility Criteria Checklist

Student: ______________________________

Check the box if the student meets the criteria or the criteria does not apply.

✓	Eligibility Criteria	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
	8. Has a high school diploma or its equivalent	FAFSA #31
	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	NSLDS Financial Aid History on ISIR
	12. Does not have a Title IV student loan in default	NSLDS Financial Aid History on ISIR
	13. Has not borrowed in excess of loan limits	NSLDS Financial Aid History on ISIR
	14. Is maintaining satisfactory academic progress	School Records

Comments: ______________________________

____

____

Notes for Basic Eligibility Criteria Checklist

#	Notes for Basic Eligibility Criteria Checklist
1	
2	
3	
4	
5	
6	
7	

#	Notes for Basic Eligibility Criteria Checklist
8	
9	
10	
11	
12	
13	
14	

Basic Eligibility Criteria

Pat is a 29 year-old applicant for federal student financial aid. He came to the U.S. when he was 21 and received permanent resident status at age 22. At that time he did not speak English, although he had taken one English class before he graduated from high school and another as part of the bachelor's degree in sports training he completed in his country of birth.

Pat worked all over the West Coast at a series of odd jobs. At some point during that period, he applied for and received a Social Security number. In addition, he recalled getting something in the mail from Selective Service System when he was 23 or 24. Because he did not understand the letter, he took it to his boss at the diner where he worked and was told not to worry about it.

When he was 26, Pat signed up for ESL classes through a community center. He struggled for quite a while learning English and working toward becoming a U.S. citizen, but he never gave up. In fact, just before his 30th birthday, Pat proudly became a U.S. citizen and immediately signed up for a 6-year enlistment with the National Guard.

Now that he's a full-fledged U.S. citizen, Pat is determined to pursue the American dream. He wants to attend FSAU to pursue a bachelor's degree in accounting via an online/distance learning program, which is fully accredited and approved for Title IV funds. He's applied for admission and has been provisionally accepted for the fall. Before his status can change to that of a regular student for the spring, he is required to take a full-time load of remedial courses in the fall.

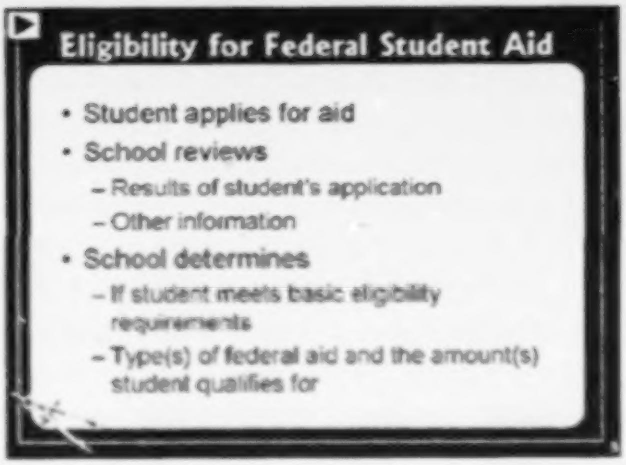
He knows he needs some financial help, so he gathered together the documentation he needs to complete his FAFSA. Of the many challenges he has faced, drug use has not been one of them and he can answer a definite "no" to Question 35 on the FAFSA.

Challenge:

Is Pat eligible for federal student financial aid?

Challenge:

What electronic tool is available to FAAs to help them keep up to date with regulatory changes and other issues that might impact student eligibility?



Eligibility for Federal Student Aid

- Student applies for aid
- School reviews
  - Results of student's application
  - Other information
- School determines
  - If student meets basic eligibility requirements
  - Type(s) of federal aid and the amount(s) student qualifies for

Eligibility for Federal Student Aid

A student's eligibility for federal student aid applies only to the specific award year during which the student applied. Once a student establishes basic eligibility for federal student aid, the process outlined in the slide must be repeated each award year. This requirement applies to all applicants:

- New or first-time applicants
- Renewal applicants

Important Note:

Although most of the eligibility criteria generally are straightforward and uncomplicated, it's important to remember that there are some of exceptions.

Refer to page 4 of Supplement A for a listing of the Basic Eligibility Criteria Exceptions.

Challenge:

How many federal student financial aid programs can you name?

Key Learning Points

Complete the exercise below to check what you learned about the key points presented in this session. Read each statement then indicate in the blank to the left whether the statement is true or false.

True or False

__________ 1. All aid applicants must have earned a high school diploma.

__________ 2. An applicant who has completed a secondary home school program that is treated as a home school or private school under state law is eligible for federal student financial aid.

__________ 3. A student whose parent is neither a U.S. citizen nor eligible noncitizen is not eligible to apply for federal student aid.

__________ 4. In some instances, students who are dually enrolled in high school and college are eligible to receive some forms of federal student aid.

__________ 5. Applicants self-certify that they do not have a federal or state conviction from the sale or possession of a controlled substance.

__________ 6. The term "regular student" refers only to students who are enrolled in the school's traditional undergraduate degree programs offered during the day.

__________ 7. Being accredited is the only criteria a program must meet to be considered eligible for federal student aid.

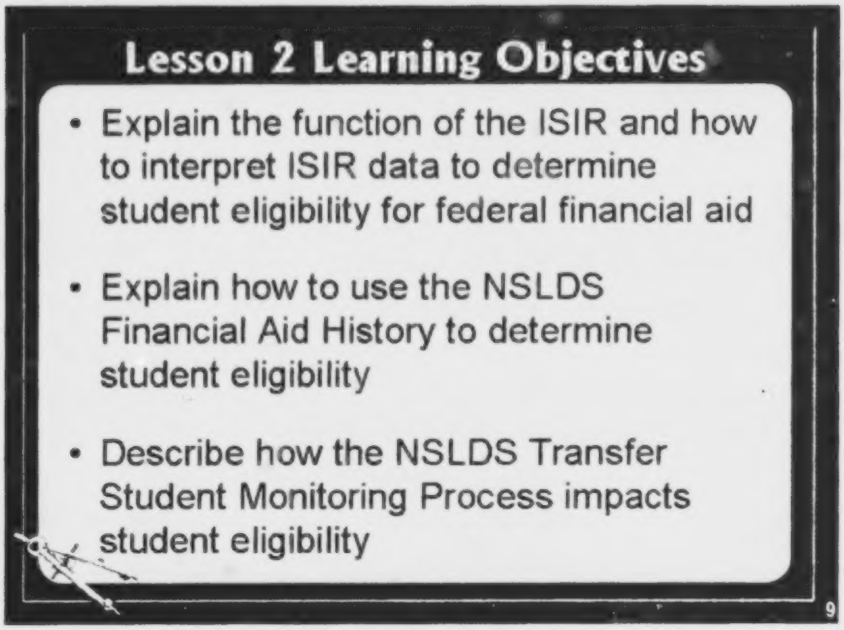
__________ 8. Within federal guidelines, schools are free to establish the satisfactory academic progress criteria that their students must meet.

__________ 9. The information provided via the NSLDS Financial Aid History does not impact a student's basic financial aid eligibility.

__________ 10. The requirement that a male U.S. citizen or eligible noncitizen be registered with the Selective Service System from age 18 to 25 is no longer applicable once he reaches age 26.

__________ 11. To establish a student's eligibility, a school uses only the applicant's self-certification that they are not in default on a student loan and do not owe a grant and/or loan repayments.

Lesson 2—Interpreting Application Output Documents & NSLDS Financial Aid History



Lesson 2 Learning Objectives

- Explain the function of the ISIR and how to interpret ISIR data to determine student eligibility for federal financial aid
- Explain how to use the NSLDS Financial Aid History to determine student eligibility
- Describe how the NSLDS Transfer Student Monitoring Process impacts student eligibility

Tools & Resources

Working with ISIR Data

- Supplement D
  ISIR Comment Codes and Text
- FSA Schools Portal at **fsa4schools.ed.gov**
  EDE Technical Reference:
- Information for Financial Aid Professionals (IFAP) at **ifap.ed.gov**
  2002-2003 ISIR Guide
  2002-2003 SAR/ISIR Comment Codes & Text (companion to the EDE Technical Reference)
  FSA Handbook, Application and Verification Guide:
  FSA Handbook, Volume 1: Student Eligibility, Chapters 1-8

NSLDS Information at nsldsfap.ed.gov

- NSLDS Transfer Student Monitoring User Guide
- NSLDS User Documentation

Acronyms

CPS (Central Processing System)

DRN (Data Release Number)

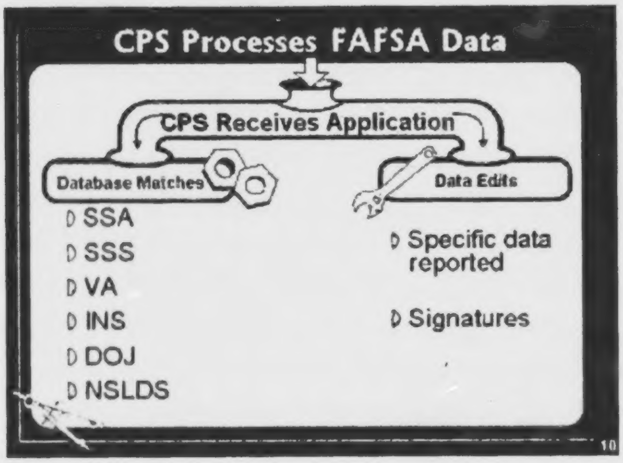
ISIR (Institutional Student Information Record)

NSLDS (National Student Loan Data System)

SAR (Student Aid Report)

Key Terms

Comment Code
Comment Code Text
Data Assumptions
Database Matches
Data Rejects
Financial Aid History
Match Flags
NSLDS Transfer Student Monitoring Process
Prescreening
Postscreening
Transaction Number
Transfer student
Valid ISIR/SAR



CPS Processes FAFSA Data

CPS Receives Application

Database Matches

- SSA
- SSS
- VA
- INS
- DOJ
- NSLDS

Data Edits

- Specific data reported
- Signatures

10

CPS Processes FAFSA Data

All application data (e.g., FAFSA, FOTW, Renewal FAFSA, ROTW, corrections, etc.) is processed by the Central Processing System (CPS).

As the illustration above shows, once student application data is submitted to the CPS, two separate data validation processes occur.

- Database matches
- Data edits

Database Matches

With database matches, certain applicant data, such as name, date of birth and Social Security number and other data elements that can be verified, are matched against the databases of specific federal agencies and other systems:

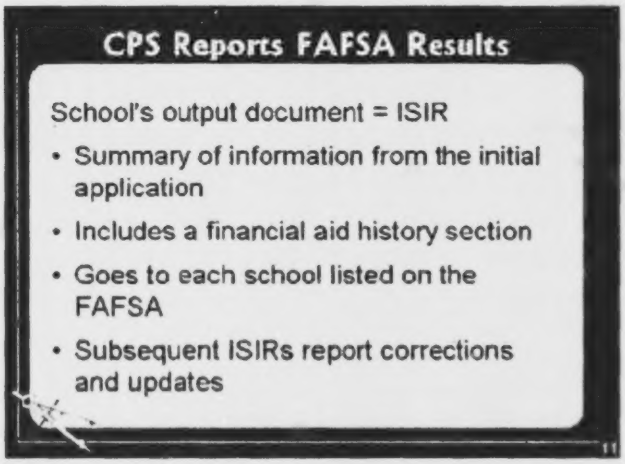
- Social Security Administation (SSA)
- Selective Service System (SSS)
- Veteran's Affairs (VA)
- Immigration and Naturalization Service (INS)
- Department of Justice (DOJ)
- National Student Loan Data System (NSLDS) - ED

The purpose of these database matches is to verify the student's identification and eligibility status.

Data Edits

At the same time the CPS submits certain data for matching against other databases, it also runs edits against all of the application data to make sure the data is:

- Consistent (answers provided to FAFSA questions make sense)
- Complete (required data elements are provided)
- Valid (student and/or parent of dependent student signed/certified the application)



CPS Reports FAFSA Results

School's output document = ISIR

- Summary of information from the initial application
- Includes a financial aid history section
- Goes to each school listed on the FAFSA
- Subsequent ISIRs report corrections and updates

11

CPS Reports FAFSA Results

The CPS reports all processing results, including the results of database matches and data edits, via two types of output document.

- Student Aid Report (SAR) for the student
- Institutional Student Information Record (ISIR) for the school

Based on the application format used, the student receives the SAR in either paper or electronic form. The ISIR is sent electronically to each school the student listed on the application.

The ISIR provides a complete picture of the student's processed application results, including:

- Student's calculated Expected Family Contribution (EFC)
- Processed data values (results) for each question on the FAFSA
- Database match results (i.e., match flags) from each agency
- Comment codes and corresponding comment text that explain specific data edit results
- Financial Aid History information reported by NSLDS
- Student's Data Release Number (DRN)
- Application Transaction Number
- Data corrections and updates subsequently reported by the student and/or the school

To determine the student's basic eligibility for federal student financial aid, the FAA must review this information and pay particular attention to the edit comment codes and comments.

Note:

Each subsequent correction or update to the student's initial application data results in a separate transaction, which is identified by the 2-digit Transaction Number on the SAR and ISIR.

2002-2003 Institutional Student Information Record

```
********************************************************************************
      * IMPORTANT: Read ALL information to find out what to do with this Report.
********************************************************************************
                                                          OMB Number: 1845-0008
```

(1) **Student/Applicant Name**

(2) **Student/Applicant Address**

(3) **ISIR Date**

(4) **EFC** (5) **C Code**

(6) **Comment Codes**

(7) **Corresponding text for comment code(s) that print on the ISIR**

Page 1 of 4

(8) **Student ID**

2002-2003 Institutional Student Information Record

(8) **Student ID**

(4) **EFC** (5) **C Code**

(9) **Student and parental information reported on the FAFSA**

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Page 2 of 4

2002-2003 Institutional Student Information Record

(8) **Student ID**

(4) **EFC** (5) **C Code**

(10) **Schools and housing plans listed on the FAFSA**

(12) **Office information, including DRN, primary EFC type, secondary EFC type, processed date, application type, ISIR transaction type, source of correction and federal school code**

(11) **Date application was completed, who signed it and who prepared it (if applicable)**

(13) **Reject override codes**

(14) **Assumption override codes**

(15) **FAA information, including date ISIR received, verification flag, system generated indicator, FAA adjustment, dependency override, transaction receipt date, reprocessing code, processed record type, duplicate request, correction # applied to, application receipt date and input record type**

(16) **Early Analysis Flag**

(17) **Reject Codes**

(18) **EFC information, including paid EFC type, Pell eligible flag, primary EFC by month and secondary EFC by month**

(19) **Intermediate values on income and asset data used to calculate the EFC**

(20) **Auto 0 EFC flag, EFC change flag, SNT flag, duplicate SSN flag, subsequent app flag**

(21) **Match flags, including SSN, SSA, INS, NSLDS, VA, INS secondary confirmation, INS verification number, SSS registration flag, NSLDS transaction number, NSLDS results flag**

(22) **All applicable comment codes**

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Page 3 of 4

2002-2003 Institutional Student Information Record

(23) **NSLDS Financial Aid History: student name, SSN, processed date**

....

(24) **NSLDS Financial Aid History: overpayment and loan default information**

....

(25) **NSLDS Financial Aid History: aggregate student loan amounts**

....

(26) **NSLDS Financial Aid History: Pell payment data**

....

(27) **NSLDS Financial Aid History: student loan detail**

Page 4 of 4

(8) **Student ID**

2002-2003 Institutional Student Information Record

****

* IMPORTANT: Read ALL information to find out what to do with this Report.*

****

OMB Number: 1845-0008
[3] AUGUST 14, 2002

SAMPLE STUDENT *[1]*
123 Main Street *[2]*
ANY TOWN FL 33414

*[4]*EFC 5859 C *[5]*

112 *[6]*
Based on the information we have on record for you, your EFC is 5859. Your school will use this number to determine what types of aid and how much you are eligible for. You are not eligible for a Federal Pell Grant but you may be eligible for other aid. *[7]*

146
The Social Security Administration (SSA) did not confirm that you are a U.S. citizen. You need to provide your school with documentation of your citizenship status before you can receive federal student aid.

118
Be sure to review the items marked with an "h" or an "*" on your ISIR and make corrections if necessary.

006
If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED- AID to make the correction on your record.

Page 1 of 4

[8] 123-45-6789 SA 01

```
                      2002-2003 Institutional Student Information Record

Student ID               123-45-6789 SA 01[8] EFC                    [4]  5859 C [5]
 [9]
 STEP ONE (THE STUDENT) (Q1 - Q35)          Dependency Status                        I
 Name                         SAMPLE STUDENT
 Address:                    123 Main Street  Net Worth of Investments              0
                          ANY TOWN FL 33414   Net Worth of Business/Farm            0
 Social Security Number         123-45-6789   Cash, Savings, and Checking        3500
 Date of Birth                   09/15/1951   No. of Months VA Benefits Received
 Permanent Home Phone #      (561)555-1212    Monthly VA Educational Benefits
 E-mail Address
 Driver's License #       SFA-111555111-FL    STEP THREE (THE STUDENT) (Q52 - Q58)
hCitizenship Status            U.S. CITIZEN   Born Before 1-1-1979?              YES
 Alien Registration Number                    Master's/Doctorate Prog. in 2002-2003?  NO
 Marital Status           MARRIED/REMARRIED   Is Student Married?                    YES
 Marital Status Date                07/1981   Have Children You Support?             YES
 Enroll Plan Summer 2002 FULL TIME/NOT SURE   Dependents Other Than Children/Spouse? YES
 Enroll Plan Fall 2002   FULL TIME/NOT SURE   Orphan or Ward of the Court?            NO
 Enroll Plan Wint 2002-3 FULL TIME/NOT SURE   Veteran of U.S. Armed Forces?           NO
 Enroll Plan Spring 2003 FULL TIME/NOT SURE
 Enroll Plan Summer 2003 FULL TIME/NOT SURE    STEP FOUR (PARENTS) (Q59 - Q83)
 Father's Educational Level         UNKNOWN    Marital Status
 Mother's Educational Level         UNKNOWN    Father's/Stepfather's SSN
 State of Legal Residence                FL    Father's Last Name
 Legal Resident before 1-1-1997?        YES    Mother's/Stepmother's SSN
 Legal Residence Date                          Mother's Last Name
 Are You Male?                          YES    Number of Family Members
 Register for Selective Service?               Number in College in 2002-2003
 Degree/Certificate                  1st BA    State of Legal Residence
 Grade Level in College                        Legal Residents before 1-1-1997?
 HS Diploma or GED Received?            YES    Legal Residence Date
 First Bachelor's Degree by 7-1-2002?    NO    Age of Older Parent
 Interested in Student Loans?           YES    Tax Return Filed?
 Interested in Student Employment?      YES    Type of 2001 Tax Return Used
 Drug Conv Affecting Elig?               NO    Eligible to File 1040A or 1040EZ?
                                               Adjusted Gross Income
 STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)       U.S. Income Tax Paid
 Tax Return Filed?                COMPLETED    Exemptions Claimed
00
 Type of 2001 Tax Return Used          1040    Father's Inc Earned From Work
 Eligible to File 1040A or 1040EZ?DON'T KNOW   Mother's Inc Earned From Work
 Adjusted Gross Income                83719    Total from Worksheet A
 U.S. Income Tax Paid                  4622    Total from Worksheet B
 Exemptions Claimed                      06    Total from Worksheet C
 Student's Inc Earned From Work       14232    Net Worth of Investments
 Spouse's Inc Earned From Work        69487    Net Worth of Business/Farm
 Total from Worksheet A                   0    Cash, Savings, and Checking
 Total from Worksheet B                   0
 Total from Worksheet C                   0    STEP FIVE (STUDENT HH) (Q84 - Q85)
                                               Number Family Members                08
                                               Number in College in 2002-2003        2



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                                    Page  2 of 4
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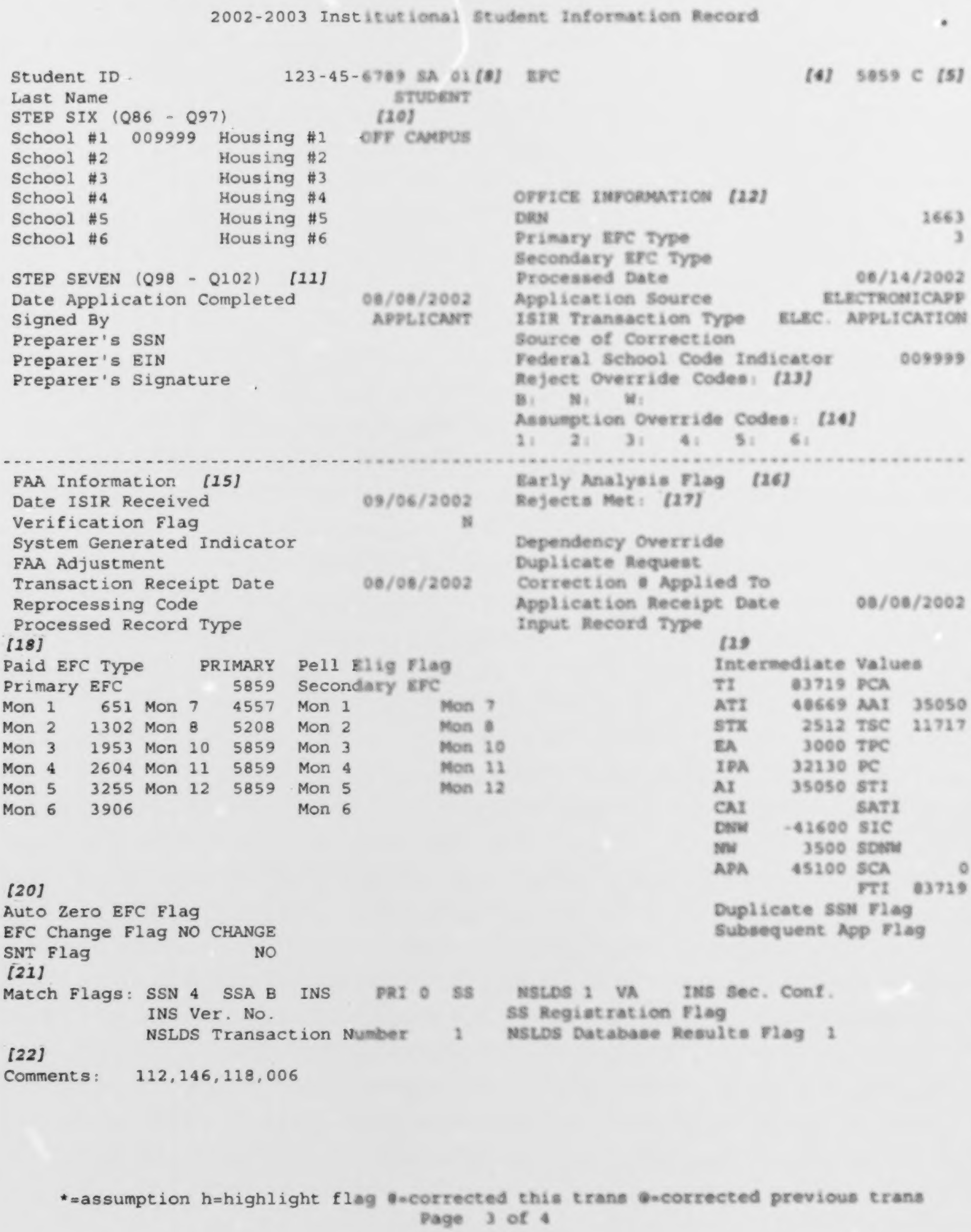

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                 2002-2003 Institutional Student Information Record

Student ID            123-45-6789 SA 01[8]  EFC                      [4]  5859 C [5]
Last Name                         STUDENT
STEP SIX (Q86 - Q97)             [10]
School #1  009999  Housing #1   OFF CAMPUS
School #2          Housing #2
School #3          Housing #3
School #4          Housing #4               OFFICE INFORMATION [12]
School #5          Housing #5               DRN                                1663
School #6          Housing #6               Primary EFC Type                      3
                                            Secondary EFC Type
STEP SEVEN (Q98 - Q102)  [11]               Processed Date               08/14/2002
Date Application Completed      08/08/2002  Application Source         ELECTRONICAPP
Signed By                        APPLICANT  ISIR Transaction Type  ELEC. APPLICATION
Preparer's SSN                              Source of Correction
Preparer's EIN                              Federal School Code Indicator    009999
Preparer's Signature                        Reject Override Codes: [13]
                                            B:   N:   W:
                                            Assumption Override Codes: [14]
                                            1:   2:   3:   4:   5:   6:
----------------------------------------------------------------------------------
FAA Information  [15]                       Early Analysis Flag  [16]
Date ISIR Received              09/06/2002  Rejects Met: [17]
Verification Flag                        N
System Generated Indicator                  Dependency Override
FAA Adjustment                              Duplicate Request
Transaction Receipt Date        08/08/2002  Correction # Applied To
Reprocessing Code                           Application Receipt Date     08/08/2002
Processed Record Type                       Input Record Type
[18]                                                       [19
Paid EFC Type      PRIMARY  Pell Elig Flag                 Intermediate Values
Primary EFC           5859  Secondary EFC                  TI      83719 PCA
Mon 1    651 Mon 7    4557  Mon 1        Mon 7             ATI     48669 AAI   35050
Mon 2   1302 Mon 8    5208  Mon 2        Mon 8             STX      2512 TSC   11717
Mon 3   1953 Mon 10   5859  Mon 3        Mon 10            EA       3000 TPC
Mon 4   2604 Mon 11   5859  Mon 4        Mon 11            IPA     32130 PC
Mon 5   3255 Mon 12   5859  Mon 5        Mon 12            AI      35050 STI
Mon 6   3906                Mon 6                          CAI           SATI
                                                           DNW    -41600 SIC
                                                           NW       3500 SDNW
                                                           APA     45100 SCA       0
[20]                                                                     FTI   83719
Auto Zero EFC Flag                                         Duplicate SSN Flag
EFC Change Flag NO CHANGE                                  Subsequent App Flag
SNT Flag                NO
[21]
Match Flags: SSN 4  SSA B  INS    PRI 0  SS    NSLDS 1  VA    INS Sec. Conf.
             INS Ver. No.                     SS Registration Flag
             NSLDS Transaction Number    1    NSLDS Database Results Flag  1
[22]
Comments:   112,146,118,006


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                                  Page  3 of 4
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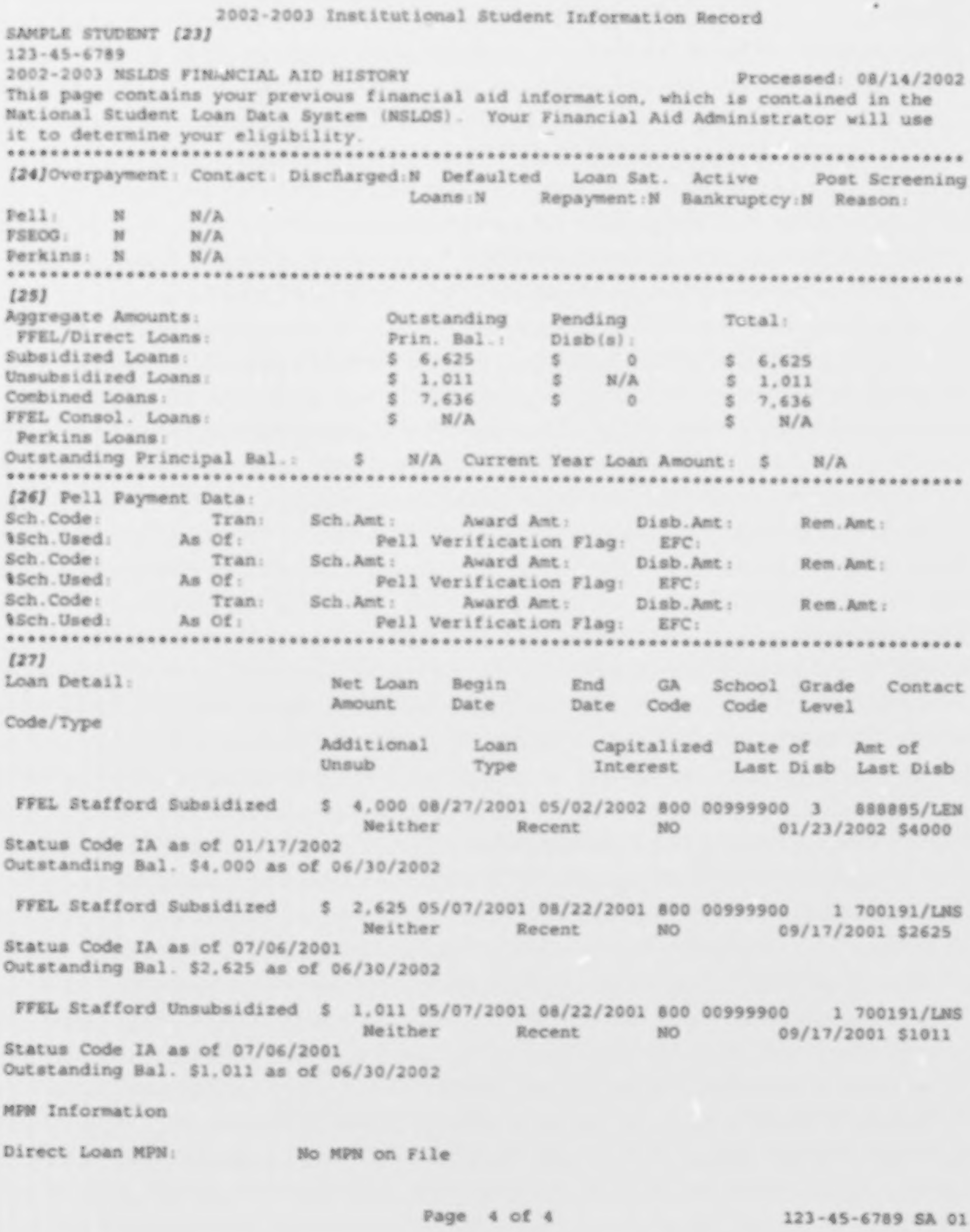

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                    2002-2003 Institutional Student Information Record
SAMPLE STUDENT [23]
123-45-6789
2002-2003 NSLDS FINANCIAL AID HISTORY                          Processed: 08/14/2002
This page contains your previous financial aid information, which is contained in the
National Student Loan Data System (NSLDS).  Your Financial Aid Administrator will use
it to determine your eligibility.
***************************************************************************************
[24]Overpayment: Contact: Discharged:N  Defaulted   Loan Sat.  Active     Post Screening
                                        Loans:N     Repayment:N Bankruptcy:N  Reason:
Pell:      N      N/A
FSEOG:     N      N/A
Perkins:   N      N/A
***************************************************************************************
[25]
Aggregate Amounts:                   Outstanding     Pending          Total:
 FFEL/Direct Loans:                  Prin. Bal.:     Disb(s):
Subsidized Loans:                    $  6,625        $      0         $  6,625
Unsubsidized Loans:                  $  1,011        $    N/A         $  1,011
Combined Loans:                      $  7,636        $      0         $  7,636
FFEL Consol. Loans:                  $    N/A                         $    N/A
 Perkins Loans:
Outstanding Principal Bal.:     $    N/A  Current Year Loan Amount:  $    N/A
***************************************************************************************
[26] Pell Payment Data:
Sch.Code:          Tran:    Sch.Amt:      Award Amt:       Disb.Amt:       Rem.Amt:
%Sch.Used:      As Of:            Pell Verification Flag:   EFC:
Sch.Code:          Tran:    Sch.Amt:      Award Amt:       Disb.Amt:       Rem.Amt:
%Sch.Used:      As Of:            Pell Verification Flag:   EFC:
Sch.Code:          Tran:    Sch.Amt:      Award Amt:       Disb.Amt:       Rem.Amt:
%Sch.Used:      As Of:            Pell Verification Flag:   EFC:
***************************************************************************************
[27]
Loan Detail:                    Net Loan   Begin      End       GA    School   Grade   Contact
                                Amount     Date       Date      Code  Code     Level
Code/Type

                               Additional   Loan        Capitalized  Date of    Amt of
                               Unsub        Type        Interest     Last Disb  Last Disb

 FFEL Stafford Subsidized    $  4,000 08/27/2001 05/02/2002 800 00999900  3   888885/LEN
                                  Neither       Recent       NO          01/23/2002 $4000
Status Code IA as of 01/17/2002
Outstanding Bal. $4,000 as of 06/30/2002

 FFEL Stafford Subsidized    $  2,625 05/07/2001 08/22/2001 800 00999900    1 700191/LNS
                                  Neither       Recent       NO          09/17/2001 $2625
Status Code IA as of 07/06/2001
Outstanding Bal. $2,625 as of 06/30/2002

 FFEL Stafford Unsubsidized  $  1,011 05/07/2001 08/22/2001 800 00999900    1 700191/LNS
                                  Neither       Recent       NO          09/17/2001 $1011
Status Code IA as of 07/06/2001
Outstanding Bal. $1,011 as of 06/30/2002

MPN Information

Direct Loan MPN:           No MPN on File


                                     Page  4 of 4                    123-45-6789 SA 01
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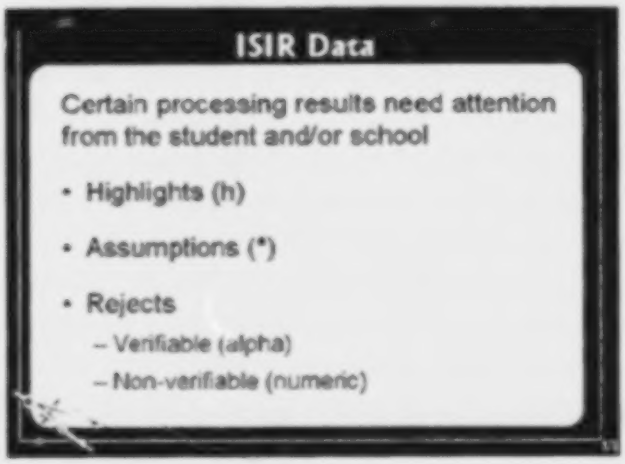


ISIR Data

Certain processing results need attention from the student and/or school

- Highlights (h)
- Assumptions (*)
- Rejects
  - – Verifiable (alpha)
  - – Non-verifiable (numeric)

ISIR Data

For the school and the student alike, the ultimate goal of application processing is to have the CPS produce a valid output document (ISIR or SAR) with an official EFC. A valid ISIR or SAR is one for which all the information used to calculate the applicant's EFC is accurate and complete as of the date the application is signed.

Sometimes the output document indicates issues resulting from the data edits and/or the data matches the CPS performs. Many of these issues, such as rejects, impact the student's eligibility for federal student aid and must be resolved. Other issues, such as highlights and assumptions, just need to be reviewed.

Highlights and Assumptions

A highlight is intended to bring attention to a specific value for a field/question. The highlight is generated during data edits because the data in question is missing or contradictory, and it appears on the ISIR as an "h" next to the field(s) in question and on the SAR as bold text.

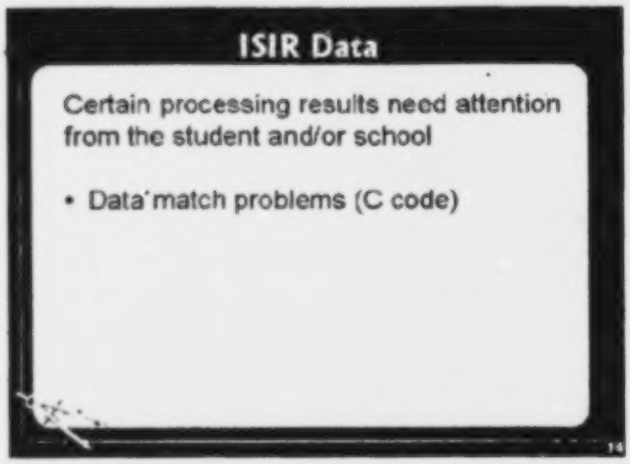
Sometimes when data is questionable, the CPS is able to make an assumption about what the correct value for the question should be. Then the CPS uses the assumed value in the EFC calculation. An assumption is indicated next to the field in question by an "*" (asterisk) on the ISIR and by the word "Assumed" on the SAR. Students should check all assumed values to make sure they're correct.

Rejects

Compute rejects (also referred to as data rejects *or* rejects) occur because data (such as a signature) is missing, is questionable or seems inconsistent. As a result of the reject, the CPS can't calculate the EFC. There are two types of rejects.

- Verifiable Reject (alpha reject code) - Indicates that the student must submit either corrected or verified data (e.g., by writing in the value again), *or* the school must submit the appropriate Reject Override code (A, B, C, N, W) corresponding to the specific reject
- Non-verifiable Reject (numeric reject code) - Indicates that the data must be corrected before a valid ISIR can be generated

Each reject has a corresponding reject code that displays in the FAA Information section of the ISIR and SAR and should be reviewed by the FAA.



ISIR Data

Certain processing results need attention from the student and/or school

- Data match problems (C code)

ISIR Data (continued)

Just as the results of the data edits the CPS performs are reported on the ISIR and SAR, so are the results of the database matches with other agencies. The results of the each database match show up as Match Flag values. In addition, if there is a problem with a database match, a "C" code is generated and prints next to the EFC.

Like a reject, a "C" code indicates a potential problem with the student's eligibility and must be resolved.

Notes:

The Information for Financial Aid Professionals (IFAP) Web site at **ifap.ed.gov** *provides links to useful resources that help interpret ISIR information.*

- *See the ISIR Guide for a complete explanation of the application processing system, processing results (such as highights, assumptions, rejects and "C" codes) and output documents.*
- *See the SAR/ISIR Comment Codes and Text for information on comment codes and text.*

Supplement D also provides a useful job aid that consolidates information provided in the resources mentioned above.

Challenge:

Which of the following reported on the ISIR or SAR definitely indicate an eligibility issue: "C" codes, assumptions, highlights or rejects?

Reviewing ISIR Data to Determine Basic Eligibility

Use information from the student's profile, the ISIR (next 3 pages) and Supplement D to complete the exercise.

Profile 1: Phoebe Greene is a first-time freshman who completed high school via a home study program. Although she has been accepted as a regular student, she must take a remedial math course as part of her full-time course load her first semester.

1. **Review Phoebe's ISIR, check off each issue that applies, identify the corresponding codes and match flags, and write in what action needs to be taken to resolve the issue(s).**

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)			
	Assumption(s)			
	Data match problem(s)			
	Verification	N/A	N/A	

2. **Complete the checklist. Check the box if the student meets the criteria or the criteria does not apply.**

✓	*Basic Eligibility Criteria Checklist*	*Cross Reference*
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
	8. Has a high school diploma or its equivalent	FAFSA #31
	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. **What impact does Pheobe's taking a remedial math course have on her federal student aid eligibility? Explain.**

```
                   2002-2003 Institutional Student Information Record

                                                                                [2-A]
*****************************************************************************************
     * IMPORTANT: Read ALL information to find out what to do with this Report.      *
*****************************************************************************************
                                                                  OMB Number: 1845-0008
PHOEBE L. GREENE                                                          JUNE 10, 2002
45583 TRESTLE TERRACE
PERKIOMENVILLE PA 18074                                                     EFC  49739 C

112
Based on the information we have on record for you, your EFC is 49739.  Your school will
use this number to determine what types of aid and how much you are eligible for. You
are not eligible for a Federal Pell Grant but you may be eligible for other aid.

272
ISSUES AFFECTING YOUR ELIGIBILITY

062
The Social Security Administration could not confirm your claim of U.S. citizenship
because of questions about your social security number, name, or date of birth.

273
WHAT YOU MUST DO NOW

061
The name you reported on your application doesn't match the Social Security Adminis-
tration's records.  If the name you reported is correct, contact SSA.  If it is
incorrect, you should make corrections on this ISIR.

274
OTHER INFORMATION YOU NEED TO KNOW

138
The National Student Loan Data System (NSLDS) found your reported social security number
on their database, but your name and date of birth did not match.  Therefore this ISIR
does not contain the financial aid history that is associated with your reported SSN.

006
If you need additional help with your ISIR, contact your school Financial Aid
Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID
(1-800-433-3243).  If your address changes, contact your school or call 1-800-4FED-AID
to make the correction on your record.




                                    Page  1 of 3              508-77-3355 GR 01
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                    2002-2003 Institutional Student Information Record

Student ID                 508-77-3355 GR 01   EFC                                       49739 C

STEP ONE (THE STUDENT) (Q1 - Q35)              Dependency Status                               D
Name                           PHOEBE L. GREENE
Address:                   45583 TRESTLE TERRACE   Net Worth of Investments                    0
                          PERKIOMENVILLE PA 18074  Net Worth of Business/Farm                  0
Social Security Number              508-77-3355    Cash, Savings, and Checking              2800
Date of Birth                        11/21/1983    No. of Months VA Benefits Received          0
Permanent Home Phone #            (215)555-1212    Monthly VA Educational Benefits             0
E-mail Address                smartchick@aol.com
Driver's License #               SFA-111555111-PA  STEP THREE (THE STUDENT) (Q52 - Q58)
Citizenship Status                  U.S. CITIZEN   Born Before 1-1-1979?                      NO
Alien Registration Number                          Master's/Doctorate Prog. in 2002-2003?     NO
Marital Status                        UNMARRIED    Is Student Married?                        NO
Marital Status Date                                Have Children You Support?                 NO
Enroll Plan Summer 2002            NOT ATTENDING   Dependents Other Than Children/Spouse?     NO
Enroll Plan Fall 2002         FULL TIME/NOT SURE   Orphan or Ward of the Court?               NO
Enroll Plan Wint 2002-3       FULL TIME/NOT SURE   Veteran of U.S. Armed Forces?              NO
Enroll Plan Spring 2003       FULL TIME/NOT SURE
Enroll Plan Summer 2003            NOT ATTENDING   STEP FOUR (PARENTS) (Q59 - Q83)
Father's Educational Level               UNKNOWN   Marital Status                MARRIED/REMARRIED
Mother's Educational Level        COLLEGE/BEYOND   Father's/Stepfather's SSN           280-61-5169
State of Legal Residence                      PA   Father's Last Name                       GREENE
Legal Resident before 1-1-1997?              YES   Mother's/Stepmother's SSN           321-61-5500
Legal Residence Date                               Mother's Last Name                       GREENE
Are You Male?                                 NO   Number of Family Members                     05
Register for Selective Service?               NO   Number in College in 2002-2003                2
Degree/Certificate                        1st BA   State of Legal Residence                     PA
Grade Level in College         1st YR NEVER ATT    Legal Residents before 1-1-1997?            YES
HS Diploma or GED Received?                  YES   Legal Residence Date
First Bachelor's Degree by 7-1-2002?          NO   Age of Older Parent                          45
Interested in Student Loans?                 YES   Tax Return Filed?                     COMPLETED
Interested in Student Employment?            YES   Type of 2001 Tax Return Used               1040
Drug Conv Affecting Elig?                     NO   Eligible to File 1040A or 1040EZ?            NO
                                                   Adjusted Gross Income                    287955
STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)            U.S. Income Tax Paid                      69824
Tax Return Filed?                    NOT FILING    Exemptions Claimed                           05
Type of 2001 Tax Return Used                       Father's Inc Earned From Work            139149
Eligible to File 1040A or 1040EZ?             NO   Mother's Inc Earned From Work             41270
Adjusted Gross Income                          0   Total from Worksheet A                        0
U.S. Income Tax Paid                           0   Total from Worksheet B                    14088
Exemptions Claimed                            00   Total from Worksheet C                        0
Student's Inc Earned From Work               800   Net Worth of Investments                 174492
Spouse's Inc Earned From Work                  0   Net Worth of Business/Farm               350000
Total from Worksheet A                         0   Cash, Savings, and Checking               12000
Total from Worksheet B                         0
Total from Worksheet C                         0   STEP FIVE (STUDENT HH) (Q84 - Q85)
                                                   Number Family Members                        05
                                                   Number in College in 2002-2003                2




     *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                     Page  2 of 3
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                   2002-2003 Institutional Student Information Record

 Student ID               508-77-3355 GR 01  EFC                                49739 C
 Last Name                           GREENE
 STEP SIX (Q86 - Q97)
 School #1  009999  Housing #1    ON CAMPUS
 School #2          Housing #2
 School #3          Housing #3
 School #4          Housing #4               OFFICE INFORMATION
 School #5          Housing #5               DRN
 School #6          Housing #6               Primary EFC Type                         1
                                             Secondary EFC Type
 STEP SEVEN (Q98 - Q102)                     Processed Date                  06/10/2002
 Date Application Completed      04/29/2002  Application Source                     MDE
 Signed By             APPLICANT AND PARENT  ISIR Transaction Type       AUTOMATIC ISIR
 Preparer's SSN                              Source of Correction
 Preparer's EIN                              Federal School Code Indicator       009999
 Preparer's Signature                        Reject Override Codes:
                                             B:   N:   W:
                                             Assumption Override Codes:
                                             1:   2:   3:   4:   5:   6:
----------------------------------------------------------------------------------------
 FAA Information                             Early Analysis Flag
 Date ISIR Received              09/11/2002  Rejects Met:
 Verification Flag                        N
 System Generated Indicator                  Dependency Override
 FAA Adjustment                              Duplicate Request
 Transaction Receipt Date        05/03/2002  Correction # Applied To
 Reprocessing Code                           Application Receipt Date        05/03/2002
 Processed Record Type                       Input Record Type

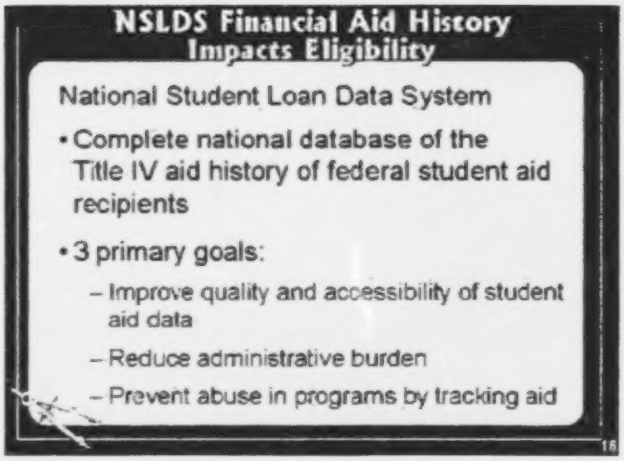
Paid EFC Type     PRIMARY  Pell Elig Flag                      Intermediate Values
Primary EFC         49739  Secondary EFC                       TI    302043 PCA    38387
Mon 1   6398 Mon 7  38906  Mon 1        Mon 7                  ATI   122826 AAI   217604
Mon 2  11816 Mon 8  44324  Mon 2        Mon 8                  STX    18123 TSC
Mon 3  17234 Mon 10 49811  Mon 3        Mon 10                 EA      3000 TPC    97517
Mon 4  22652 Mon 11 49883  Mon 4        Mon 11                 IPA    21720 PC     48759
Mon 5  28070 Mon 12 49955  Mon 5        Mon 12                 AI    179217 STI      800
Mon 6  33488               Mon 6                               CAI          SATI    2415
                                                               DNW   319892 SIC        0
                                                               NW    358492 SDNW    2800
                                                               APA    38600 SCA      980
                                                                            FTI   302843
Auto Zero EFC Flag                                             Duplicate SSN Flag
EFC Change Flag NO CHANGE                                      Subsequent App Flag
SNT Flag               NO

Match Flags: SSN 3  SSA N  INS    PRI 0  SS    NSLDS 7  VA    INS Sec. Conf.
             INS Ver. No.                     SS Registration Flag
             NSLDS Transaction Number    1    NSLDS Database Results Flag  2

Comments:   112,272,062,273,061,274,138,006



     *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                      Page  3 of 3
```



NSLDS Financial Aid History Impacts Eligibility

National Student Loan Data System

- Complete national database of the Title IV aid history of federal student aid recipients
- 3 primary goals:
  - Improve quality and accessibility of student aid data
  - Reduce administrative burden
  - Prevent abuse in programs by tracking aid

National Student Loan Data System

The National Student Loan Data System—or NSLDS—is a comprehensive national database containing the Title IV financial aid history of federal student aid recipients. NSLDS collects and stores information about loans, grants, disbursements, enrollments, etc. and provides an integrated view of a student's Title IV loans and grants (from disbursement through repayment).

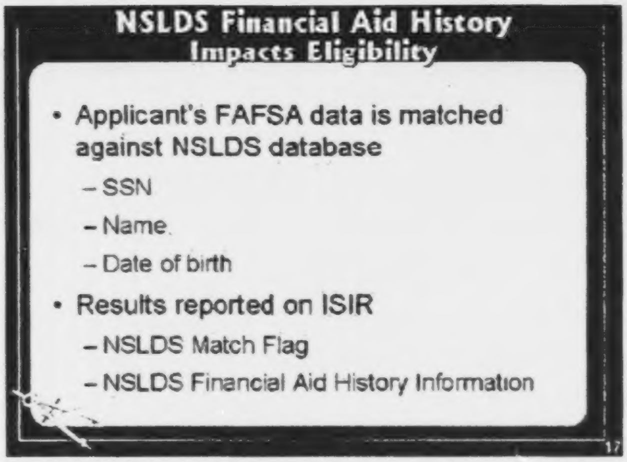
NSLDS has 3 primary goals:

- To improve the quality and accessibility of student aid data
- To reduce the administrative burden on schools by routinely/regularly informing schools of changes to the student's financial aid history information
- To maintain program integrity and prevent abuse in aid programs by tracking student aid on a timely basis

Note:

NSLDS is accessed via the Web at **nsldsfap.ed.gov**.

To get access, FAAs must be enrolled users. See page 12 in Supplement A for instructions on how to enroll as a user.



NSLDS Financial Aid History Impacts Eligibility

- Applicant's FAFSA data is matched against NSLDS database
  - SSN
  - Name
  - Date of birth
- Results reported on ISIR
  - NSLDS Match Flag
  - NSLDS Financial Aid History Information

17

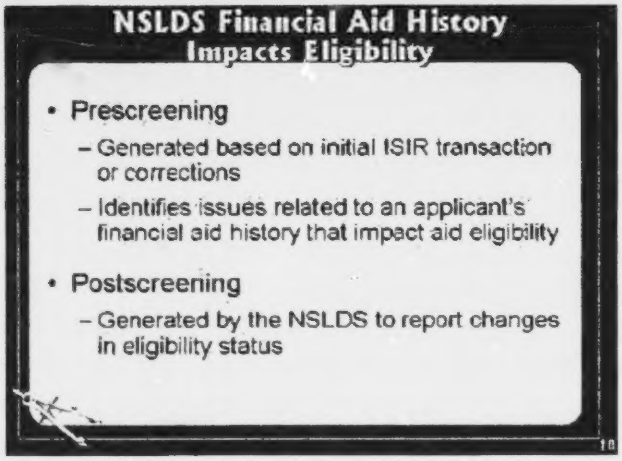
NSLDS Data Match

The financial aid information NSLDS collects on aid recipients comes from various sources, including:

- Schools
- Lenders
- Guaranty agencies
- Third party servicers
- COD (for Pell Grants)
- Direct Loan Servicing Center

This information is reported to the school by the CPS. For example, when the CPS performs the match of the financial aid applicant's SSN, name and date of birth against the NSLDS database, the results of the match are sent to the school in the ISIR and indicated with match flags. The ISIR also provides the student's financial aid history information with the ISIR.

The school then uses all this information to help determine the student's eligibility for federal student aid.



NSLDS Financial Aid History Impacts Eligibility

- Prescreening
  - Generated based on initial ISIR transaction or corrections
  - Identifies issues related to an applicant's financial aid history that impact aid eligibility
- Postscreening
  - Generated by the NSLDS to report changes in eligibility status

NSLDS Prescreening and Postscreening

NSLDS performs both prescreening and postscreening functions.

In prescreening, NSLDS screens all Title IV aid applicants to identify those who are in default on existing Title IV loans; those who owe overpayments on Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOGs) or Perkins Loans as well as those who already have borrowed the maximum loan amount. Prescreening results are reported on the initial ISIR transaction and subsequent transactions generated by corrections.

In postscreening, NSLDS regularly (every 2 weeks for 2002-2003) checks its records to identify applicants whose eligibility status has changed since the time of their original aid applications and prescreening. This information is forwarded to the CPS, which in turn reports appropriate postscreening results to the school on subsequent ISIR transactions.

Applicants who show a change in eligibility status resulting from postscreening can be identified on the ISIR by

- ISIR comment code = 004 (signifies a change)
- System Generated Indicator = N
- Postscreening reason code provided on the Financial Aid History

01 - New loan entered default
02 - New overpayment
03 - Previous loan default cleared
04 - Previous overpayment cleared
05 - Change made to MPN
06 - Loan discharged
07 - Loan previously discharged out of discharge
08 - Loan for a closed school
09 – Student exceeds subsidized loan limit
10 – Student exceeds combined loan limit
99 – Other

Note:

Schools must act on the updated (postscreening) information regarding a change in the student's eligibility to ensure that the student remains eligible for payment. Otherwise, the school is liable for any improperly disbursed funds.

Reviewing Subsequent ISIR Transactions and Issues Affecting Eligibility

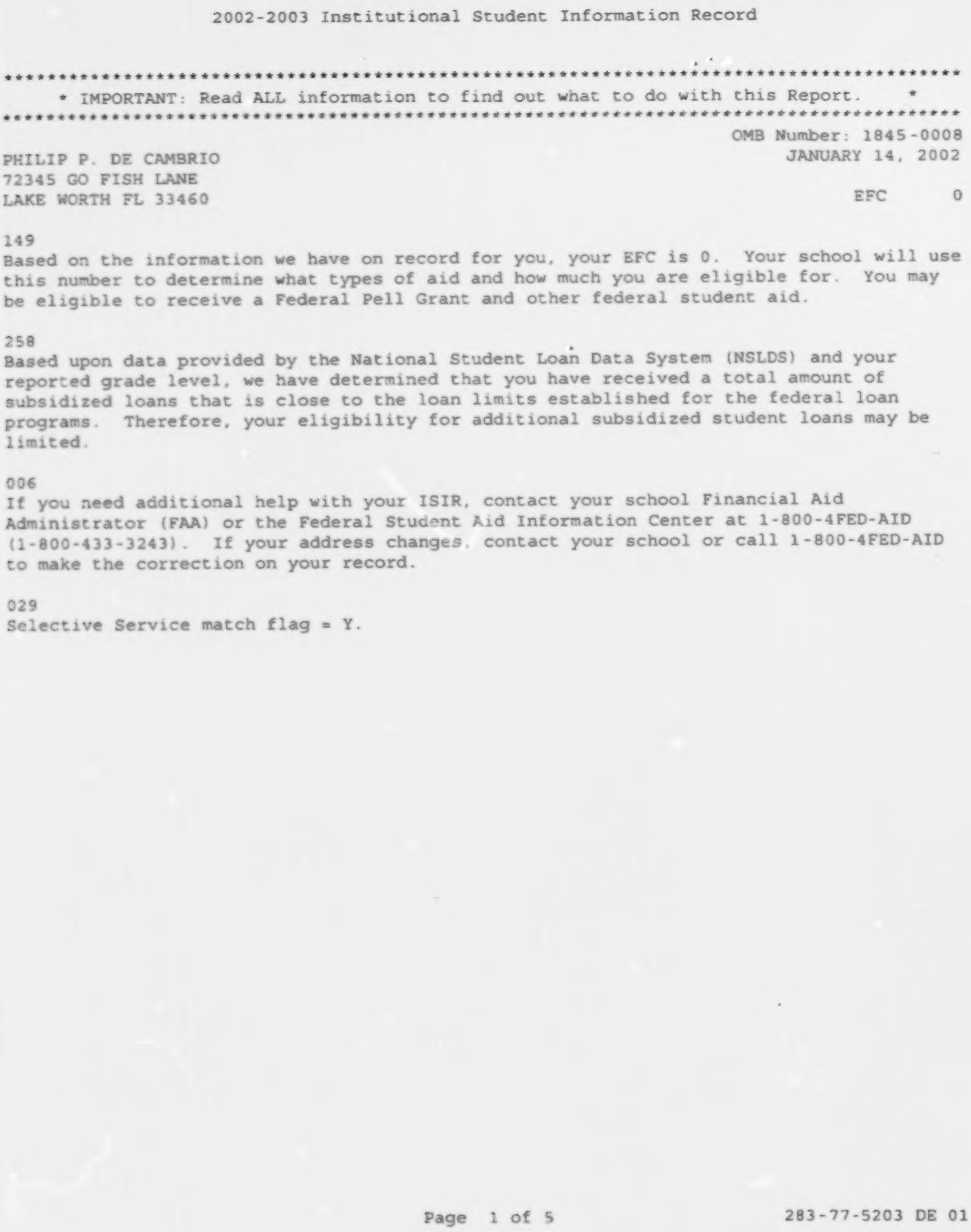
Philip De Cambrio is a returning undergraduate student for whom your school received ISIR transaction 01 in January (a copy of the comments page is on the next page). The two checklists below reflect the results of your review of that ISIR and Philip's student file.

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)	N/A	N/A	N/A
	Assumption(s)	N/A	N/A	N/A
	Data match problem(s)	N/A	N/A	N/A
	Verification	N/A	N/A	N/A

✓	***Basic Eligibility Criteria Checklist***	***Cross Reference***
✓	1. Has a valid Social Security number	FAFSA #8
✓	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
✓	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
✓	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
✓	11. Does not owe loan or grant overpayment	Financial Aid History
✓	12. Does not have a Title IV student loan in default	Financial Aid History
✓	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

In August, your school received system-generated ISIR transaction 02. Review pages 35 to 40 to answer the following questions.

1. Looking at the ISIR (page 38), what two fields tell you that this was a system-generated ISIR transaction?
2. Looking at the first page of each transaction (pages 35-36), what changed?
3. Looking at the NSLDS information (pages 39-40), what field tells you why the second ISIR was generated?
4. Does this particular NSLDS Financial Aid History provide enough information to determine the impact on Philip's eligibility for federal student aid? Why or why not?
5. If Philip is disputing the information, what resource should you use to further check into this issue?
6. You've determined that the information is accurate. Is Philip still eligible for federal student aid?



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                2002-2003 Institutional Student Information Record

************************************************************************************
*    IMPORTANT: Read ALL information to find out what to do with this Report.     *
************************************************************************************
                                                          OMB Number: 1845-0008
PHILIP P. DE CAMBRIO                                         JANUARY 14, 2002
72345 GO FISH LANE
LAKE WORTH FL 33460                                                EFC       0

149
Based on the information we have on record for you, your EFC is 0.  Your school will use
this number to determine what types of aid and how much you are eligible for.  You may
be eligible to receive a Federal Pell Grant and other federal student aid.

258
Based upon data provided by the National Student Loan Data System (NSLDS) and your
reported grade level, we have determined that you have received a total amount of
subsidized loans that is close to the loan limits established for the federal loan
programs.  Therefore, your eligibility for additional subsidized student loans may be
limited.

006
If you need additional help with your ISIR, contact your school Financial Aid
Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID
(1-800-433-3243).  If your address changes, contact your school or call 1-800-4FED-AID
to make the correction on your record.

029
Selective Service match flag = Y.





                                   Page  1 of 5                  283-77-5203 DE 01
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```
                 2002-2003 Institutional Student Information Record

******************************************************************************
    * IMPORTANT: Read ALL information to find out what to do with this Report.    *
******************************************************************************
                                                         OMB Number: 1845-0008
PHILIP P. DE CAMBRIO                                           AUGUST 13, 2002
72345 GO FISH LANE
LAKE WORTH FL 33460                                               EFC      0 C

004
This ISIR has been produced due to a change in your financial aid history information in
the National Student Loan Data System (NSLDS) that may affect your eligibility for
federal student aid.

149
Based on the information we have on record for you, your EFC is 0.  Your school will use
this number to determine what types of aid and how much you are eligible for. You may be
eligible to receive a Federal Pell Grant and other federal student aid.

274
OTHER INFORMATION YOU NEED TO KNOW

254
Based upon data provided by the National Student Loan Data System (NSLDS) and your
reported grade level, we have determined that you may have received subsidized student
loans in excess of loan limits established for the federal loan programs.

270
Based upon data provided by the National Student Loan Data System (NSLDS) and your
reported grade level and dependency status, we have determined that you have received a
total amount of student loans that is close to the loan limits established for the
federal loan programs.  Therefore, your eligibility for additional student loans may be
limited.

006
If you need additional help with your ISIR, contact your school Financial Aid
Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID
(1-800-433-3243).  If your address changes, contact your school or call 1-800-4FED-AID
to make the correction on your record.

029
Selective Service match flag = Y.




                                  Page  1 of 5                283-77-5203 DE 02
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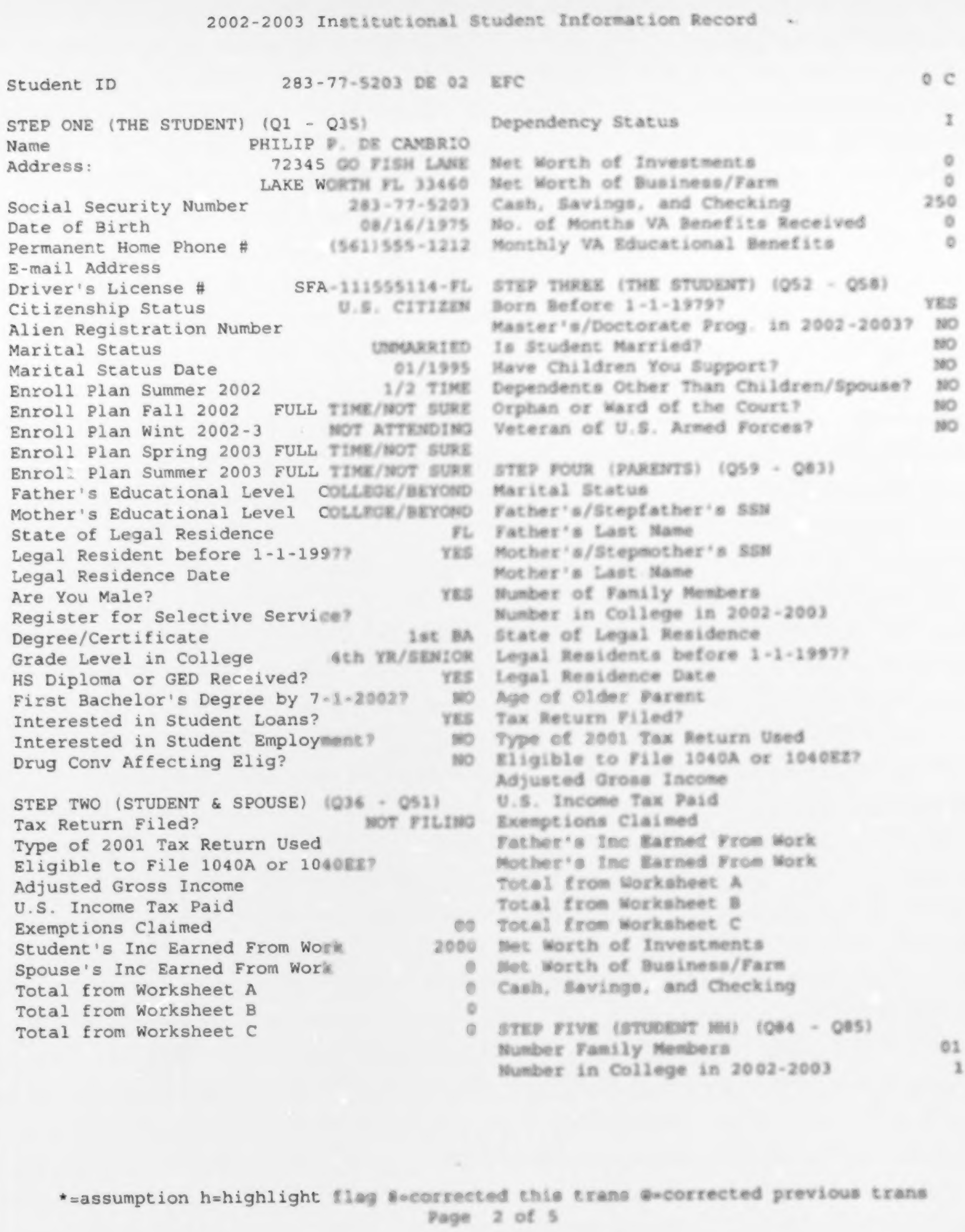

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                    2002-2003 Institutional Student Information Record   -

Student ID               283-77-5203 DE 02  EFC                                      0 C

STEP ONE (THE STUDENT) (Q1 - Q35)           Dependency Status                          I
Name                   PHILIP P. DE CAMBRIO
Address:                72345 GO FISH LANE  Net Worth of Investments                   0
                      LAKE WORTH FL 33460  Net Worth of Business/Farm                 0
Social Security Number         283-77-5203  Cash, Savings, and Checking              250
Date of Birth                   08/16/1975  No. of Months VA Benefits Received         0
Permanent Home Phone #       (561)555-1212  Monthly VA Educational Benefits            0
E-mail Address
Driver's License #        SFA-111555114-FL  STEP THREE (THE STUDENT) (Q52 - Q58)
Citizenship Status             U.S. CITIZEN  Born Before 1-1-1979?                    YES
Alien Registration Number                   Master's/Doctorate Prog. in 2002-2003?   NO
Marital Status                   UNMARRIED  Is Student Married?                       NO
Marital Status Date                01/1995  Have Children You Support?                NO
Enroll Plan Summer 2002           1/2 TIME  Dependents Other Than Children/Spouse?   NO
Enroll Plan Fall 2002   FULL TIME/NOT SURE  Orphan or Ward of the Court?              NO
Enroll Plan Wint 2002-3      NOT ATTENDING  Veteran of U.S. Armed Forces?             NO
Enroll Plan Spring 2003 FULL TIME/NOT SURE
Enroll Plan Summer 2003 FULL TIME/NOT SURE  STEP FOUR (PARENTS) (Q59 - Q83)
Father's Educational Level COLLEGE/BEYOND  Marital Status
Mother's Educational Level COLLEGE/BEYOND  Father's/Stepfather's SSN
State of Legal Residence                FL  Father's Last Name
Legal Resident before 1-1-1997?        YES  Mother's/Stepmother's SSN
Legal Residence Date                        Mother's Last Name
Are You Male?                          YES  Number of Family Members
Register for Selective Service?             Number in College in 2002-2003
Degree/Certificate                  1st BA  State of Legal Residence
Grade Level in College     4th YR/SENIOR  Legal Residents before 1-1-1997?
HS Diploma or GED Received?            YES  Legal Residence Date
First Bachelor's Degree by 7-1-2002?    NO  Age of Older Parent
Interested in Student Loans?           YES  Tax Return Filed?
Interested in Student Employment?       NO  Type of 2001 Tax Return Used
Drug Conv Affecting Elig?               NO  Eligible to File 1040A or 1040EZ?
                                            Adjusted Gross Income
STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)     U.S. Income Tax Paid
Tax Return Filed?               NOT FILING  Exemptions Claimed
Type of 2001 Tax Return Used                Father's Inc Earned From Work
Eligible to File 1040A or 1040EZ?           Mother's Inc Earned From Work
Adjusted Gross Income                       Total from Worksheet A
U.S. Income Tax Paid                        Total from Worksheet B
Exemptions Claimed                      00  Total from Worksheet C
Student's Inc Earned From Work        2000  Net Worth of Investments
Spouse's Inc Earned From Work            0  Net Worth of Business/Farm
Total from Worksheet A                   0  Cash, Savings, and Checking
Total from Worksheet B                   0
Total from Worksheet C                   0  STEP FIVE (STUDENT HH) (Q84 - Q85)
                                            Number Family Members                     01
                                            Number in College in 2002-2003             1


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                                   Page 2 of 5
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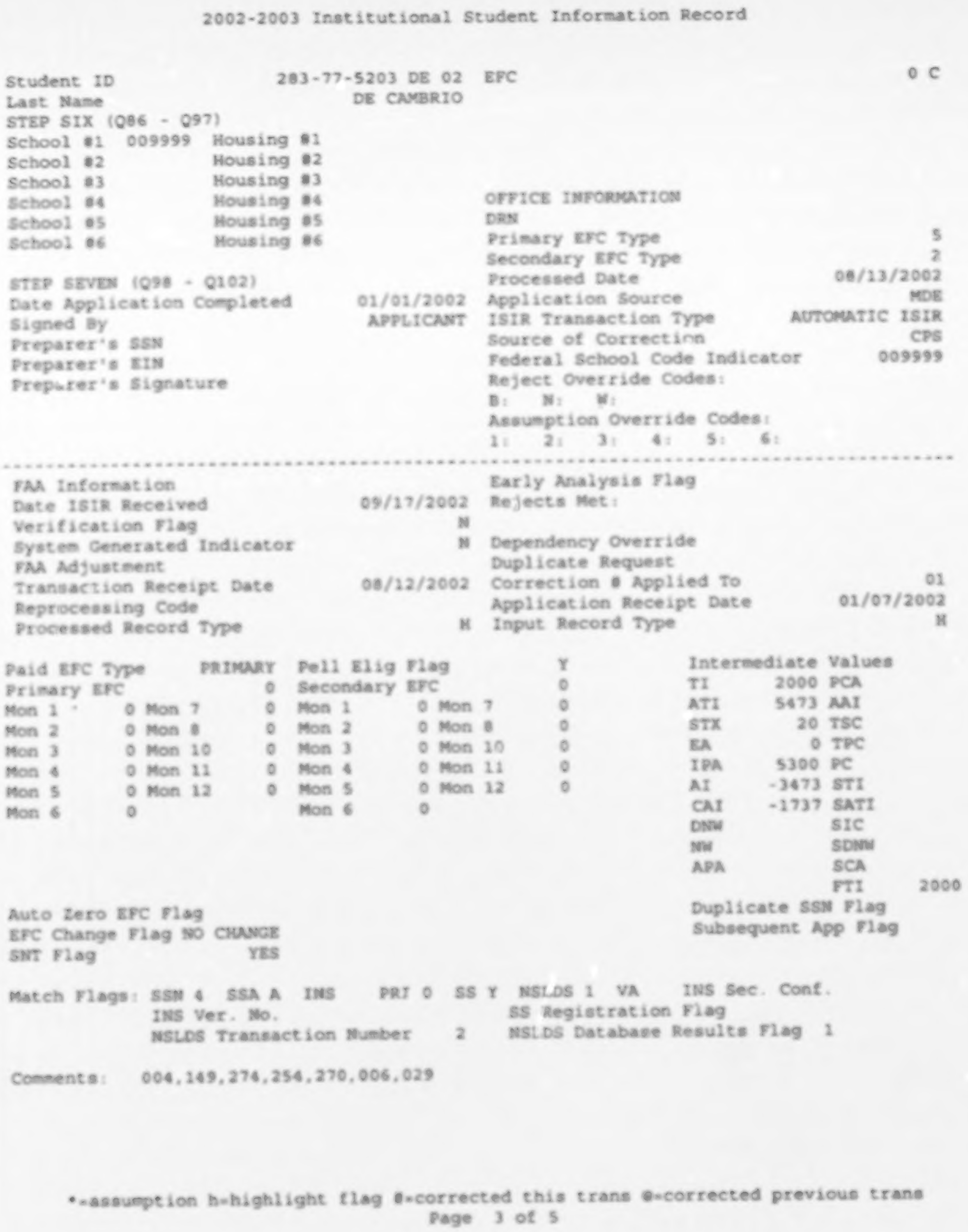

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                 2002-2003 Institutional Student Information Record

Student ID             283-77-5203 DE 02  EFC                                0 C
Last Name                     DE CAMBRIO
STEP SIX (Q86 - Q97)
School #1  009999  Housing #1
School #2          Housing #2
School #3          Housing #3
School #4          Housing #4             OFFICE INFORMATION
School #5          Housing #5             DRN
School #6          Housing #6             Primary EFC Type                         5
                                          Secondary EFC Type                       2
STEP SEVEN (Q98 - Q102)                   Processed Date                  08/13/2002
Date Application Completed     01/01/2002 Application Source                     MDE
Signed By                       APPLICANT ISIR Transaction Type       AUTOMATIC ISIR
Preparer's SSN                            Source of Correction                   CPS
Preparer's EIN                            Federal School Code Indicator       009999
Preparer's Signature                      Reject Override Codes:
                                          B:   N:   W:
                                          Assumption Override Codes:
                                          1:   2:   3:   4:   5:   6:
-----------------------------------------------------------------------------------
FAA Information                           Early Analysis Flag
Date ISIR Received             09/17/2002 Rejects Met:
Verification Flag                       N
System Generated Indicator              N Dependency Override
FAA Adjustment                            Duplicate Request
Transaction Receipt Date       08/12/2002 Correction # Applied To                 01
Reprocessing Code                         Application Receipt Date        01/07/2002
Processed Record Type                   H Input Record Type                        H

Paid EFC Type      PRIMARY Pell Elig Flag          Y          Intermediate Values
Primary EFC              0 Secondary EFC           0          TI      2000 PCA
Mon 1 '     0 Mon 7      0 Mon 1       0 Mon 7     0          ATI     5473 AAI
Mon 2       0 Mon 8      0 Mon 2       0 Mon 8     0          STX       20 TSC
Mon 3       0 Mon 10     0 Mon 3       0 Mon 10    0          EA         0 TPC
Mon 4       0 Mon 11     0 Mon 4       0 Mon 11    0          IPA     5300 PC
Mon 5       0 Mon 12     0 Mon 5       0 Mon 12    0          AI     -3473 STI
Mon 6       0                Mon 6       0                      CAI    -1737 SATI
                                                              DNW          SIC
                                                              NW           SDNW
                                                              APA          SCA
                                                                           FTI     2000
Auto Zero EFC Flag                                            Duplicate SSN Flag
EFC Change Flag NO CHANGE                                     Subsequent App Flag
SNT Flag              YES

Match Flags: SSN 4  SSA A  INS    PRI 0  SS Y  NSLDS 1  VA    INS Sec. Conf.
             INS Ver. No.                      SS Registration Flag
             NSLDS Transaction Number    2     NSLDS Database Results Flag  1

Comments:   004,149,274,254,270,006,029



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                                   Page  3 of 5
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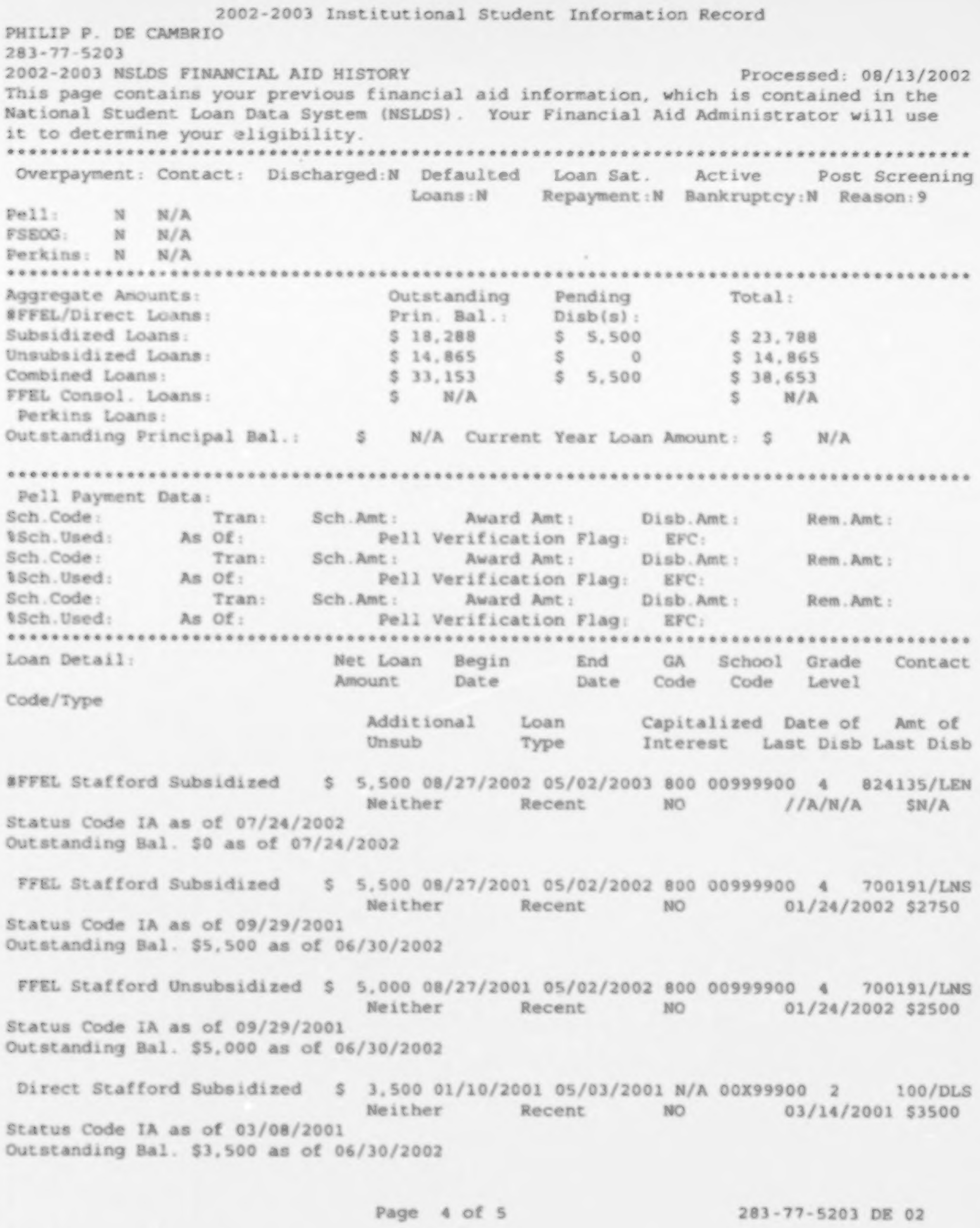

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                 2002-2003 Institutional Student Information Record
PHILIP P. DE CAMBRIO
283-77-5203
2002-2003 NSLDS FINANCIAL AID HISTORY                      Processed: 08/13/2002
This page contains your previous financial aid information, which is contained in the
National Student Loan Data System (NSLDS).  Your Financial Aid Administrator will use
it to determine your eligibility.
*******************************************************************************
 Overpayment: Contact:  Discharged:N  Defaulted   Loan Sat.    Active      Post Screening
                                      Loans:N     Repayment:N  Bankruptcy:N Reason:9
Pell:      N    N/A
FSEOG:     N    N/A
Perkins:   N    N/A
*******************************************************************************
Aggregate Amounts:                  Outstanding   Pending        Total:
#FFEL/Direct Loans:                 Prin. Bal.:   Disb(s):
Subsidized Loans:                   $ 18,288      $  5,500       $ 23,788
Unsubsidized Loans:                 $ 14,865      $      0       $ 14,865
Combined Loans:                     $ 33,153      $  5,500       $ 38,653
FFEL Consol. Loans:                 $    N/A                     $    N/A
 Perkins Loans:
Outstanding Principal Bal.:      $     N/A  Current Year Loan Amount:  $     N/A

*******************************************************************************
 Pell Payment Data:
Sch.Code:          Tran:    Sch.Amt:     Award Amt:      Disb.Amt:       Rem.Amt:
%Sch.Used:       As Of:             Pell Verification Flag:  EFC:
Sch.Code:          Tran:    Sch.Amt:     Award Amt:      Disb.Amt:       Rem.Amt:
%Sch.Used:       As Of:             Pell Verification Flag:  EFC:
Sch.Code:          Tran:    Sch.Amt:     Award Amt:      Disb.Amt:       Rem.Amt:
%Sch.Used:       As Of:             Pell Verification Flag:  EFC:
*******************************************************************************
Loan Detail:                     Net Loan   Begin      End      GA    School   Grade   Contact
                                 Amount     Date       Date     Code  Code     Level
Code/Type
                                   Additional    Loan       Capitalized  Date of    Amt of
                                   Unsub         Type       Interest    Last Disb  Last Disb

#FFEL Stafford Subsidized     $  5,500 08/27/2002 05/02/2003 800 00999900   4   824135/LEN
                                   Neither       Recent     NO          //A/N/A    $N/A
Status Code IA as of 07/24/2002
Outstanding Bal. $0 as of 07/24/2002

 FFEL Stafford Subsidized     $  5,500 08/27/2001 05/02/2002 800 00999900   4   700191/LNS
                                   Neither       Recent     NO         01/24/2002 $2750
Status Code IA as of 09/29/2001
Outstanding Bal. $5,500 as of 06/30/2002

 FFEL Stafford Unsubsidized   $  5,000 08/27/2001 05/02/2002 800 00999900   4   700191/LNS
                                   Neither       Recent     NO         01/24/2002 $2500
Status Code IA as of 09/29/2001
Outstanding Bal. $5,000 as of 06/30/2002

 Direct Stafford Subsidized   $  3,500 01/10/2001 05/03/2001 N/A 00X99900   2      100/DLS
                                   Neither       Recent     NO         03/14/2001 $3500
Status Code IA as of 03/08/2001
Outstanding Bal. $3,500 as of 06/30/2002

                               Page  4 of 5                  283-77-5203 DE 02
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                   2002-2003 Institutional Student Information Record
PHILIP P. DE CAMBRIO
283-77-5203
2002-2003 NSLDS FINANCIAL AID HISTORY (Cont.)                  Processed: 08/13/2002
This page contains your previous financial aid information, which is contained in the
National Student Loan Data System (NSLDS).  Your Financial Aid Administrator will use
it to determine your eligibility.
*************************************************************************************
Loan Detail:                     Net Loan   Begin      End     GA    School  Grade    Contact
                                 Amount     Date       Date    Code  Code    Level

Code/Type
                                    Additional    Loan        Capitalized  Date of   Amt of
                                    Unsub         Type        Interest   Last Disb Last Disb

 Direct Stafford Unsubsidized $  2,336 01/10/2001 06/15/2001 N/A 00X99900  3      100/DLS
                                    Neither       Recent        NO         06/18/2001 $2336
Status Code IA as of 06/14/2001
Outstanding Bal. $2,336 as of 06/30/2002

 Direct Stafford Unsubsidized $  1,000 01/10/2001 05/03/2001 N/A 00X99900  2      100/DLS
                                    Neither       Recent        NO         04/18/2001 $1000
Status Code IA as of 04/04/2001
Outstanding Bal. $1,000 as of 06/30/2002

MPN Information

Direct Loan MPN:          No MPN on File
                        Access NSLDS for additional loan records




                                        Page  5 of 5                   283-77-5203 DE 02
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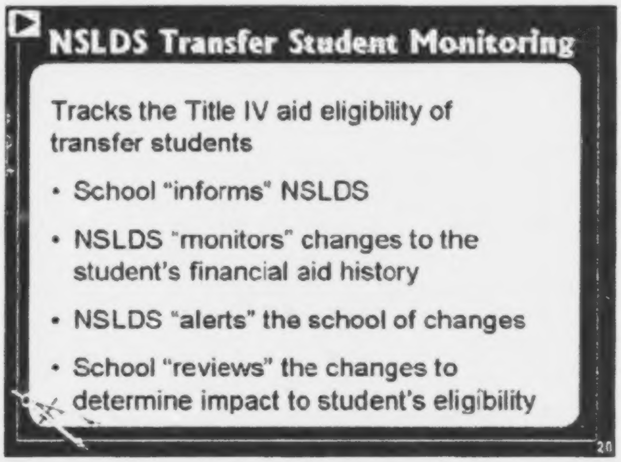

NSLDS Transfer Student Monitoring

Tracks the Title IV aid eligibility of transfer students

- School "informs" NSLDS
- NSLDS "monitors" changes to the student's financial aid history
- NSLDS "alerts" the school of changes
- School "reviews" the changes to determine impact to student's eligibility

20

NSLDS Transfer Student Monitoring Process

In addition to determining the initial eligibility of Title IV aid applicants, FAAs are required to monitor the aid eligibility of mid-year transfer students (students who transfer from one school to another during the same award year).

To ease the administrative burden placed on schools in meeting this requirement, NSLDS has implemented the Transfer Student Monitoring Process. The NSLDS Transfer Student Monitoring Process tracks the aid eligibility of mid-year transfer students and provides this information to schools automatically.

There are basic steps to the Transfer Student Monitoring Process:

1. The school "informs" NSLDS of a transfer student.
2. NSLDS "monitors" changes to the student's financial aid history.
3. NSLDS "alerts" the school of changes.
4. The school "reviews" the changes to determine impact to student's eligibility.

Note:

Like NSLDS, Transfer Student Monitoring is a Web-based application for which schools/users must enroll to get access. See Supplement A for step-by-step instructions.

Challenge:

How does the Alert step of the Transfer Student Monitoring Process differ from postscreening?

Key Learning Points

Complete the exercise below to check what you learned about the key points presented in this session. Review the 4 items in each group and mark through the one item that doesn't fit/belong. Then, on the line below each group, explain the relationship of the remaining 3 items.

1.	Match flags	Federal school code	Edit codes	Edit comments
2.	Regular student	Valid SSN	Maintain SAP	E-mail address
3.	Postscreening	CPS	Prescreening	Transfer student monitoring
4.	VA	SSA	INS	ED
5.	SSN	Name	Address	DOB
6.	SSA	NSLDS	SSS	TSA
7.	Inform	Calculate	Alert	Monitor
8.	Complete	Consistent	No signature	Valid
9.	COD	ISIR	SAR	CPS
10.	Schools	Lenders	FSA	Servicers

Module 1: Student Eligibility Learning & Job Aids

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Subscribing to IFAP Updates

Step	Action
1	Access IFAP Web site at ifap.ed.gov/
2	Click **Member Services**
3	If you have not already registered, click **Click Here to Register** to register as an IFAP member (Your password will be emailed to you within 24 hours)
4	Once registered, log in with your user name and password
5	Click **Login**
6	Click **Subscription Options**
7	Select any of the four updates available and select specific options under each: • Weekly Summary of ALL IFAP Additions (Default Setting) • Frequently Generated IFAP Additions (within 48 hours) ✦ Action Letters ✦ Dear Partner/Colleague Letters ✦ Direct Loan Bulletins ✦ Electronic Announcements ✦ Policy Bulletins • Additional Publications by Publication Type (within 48 hours) ✦ Audit Guides ✦ Blue Books ✦ Counselor's Handbooks ✦ Default Rate Materials ✦ NSLDS Reference Material ✦ SAR and ISIR Materials (This is a partial sample listing) • Additional Publications by Program and Service ✦ Campus-Based Programs ✦ FFEL ✦ Student eligibility ✦ Verification (This is a partial sample listing)
8	Click **Go to SUBMIT** button, or click **SUBMIT** at the bottom of the page

Federal Student Financial Aid (Title IV) Basic Eligibility Criteria Checklist

Student: ______________________________

Check the box if student meets the criteria or the criteria does not apply.

✓	Eligibility Criteria	Cross Reference
	1 Has a valid Social Security number	FAFSA #8
	2 Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3 If male, is registered with Selective Service System	FAFSA #27-#28
	4 Is a regular student (seeking a degree or certificate)	School Records
	5 Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6 If enrolled in a correspondence course, course is part of an eligible program	School Records
	7 Is not enrolled solely in remedial coursework	School Records
	8 Has a high school diploma or its equivalent	FAFSA #31
	9 Is not currently enrolled in high school	FAFSA #31 and School Records
	10 Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11 Does not owe loan or grant overpayment	NSLDS Financial Aid History on ISIR
	12 Does not have a Title IV student loan in default	NSLDS Financial Aid History on ISIR
	13 Has not borrowed in excess of loan limits	NSLDS Financial Aid History on ISIR
	14 Is maintaining satisfactory academic progress	School Records

Comments: ______________________________

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Basic Student Eligibility Criteria Exceptions

Basic Student Eligibility Criteria	Exception(s)
1. Valid Social Security number Successful SSN, name and DOB match with SSA	Applicants who are residents of certain Pacific Island (Marshall Islands, Micronesia, and Palau) are not required to have a valid SSN • Applicant should submit paper FAFSA to FSA Programs, PO Box 4003, Mt. Vernon, IL 62864-8603 *or* • Apply using FAFSA on the Web *or* • Have school submit application electronically No requirement that parent of dependent student must have valid SSN, unless applying for a PLUS loan
2. U.S. citizen or eligible noncitizen • *U.S. citizenship* status (born or naturalized) confirmed by valid SSN, name and DOB match with SSA • *Eligible noncitizen* status confirmed by Alien Registration Number, name, DOB match with INS Eligible noncitizen is a permanent resident legally permitted to live and work in U.S. permanently. Citizens of certain Pacific Islands, refugees, persons granted asylum, conditional entrants, persons paroled into the U.S. indefinitely for humanitarian reasons, and Cuban-Haitian entrants are also eligible	U.S. citizens sometimes fail SSN, name, DOB match with SSA • U.S. citizens born abroad might fail if SSA hasn't been updated • Naturalized citizens might fail if SSA hasn't been updated Eligible noncitizens sometimes fail Alien Registration Number, name, DOB match with INS when INS records haven't been updated Student can present acceptable documentation to school, but should work to get applicable records updated No requirement that parent of dependent student must be citizen or eligible noncitizen, unless applying for a PLUS loan
3. Male registered with Selective Service System (SSS) Males (citizens and eligible noncitizens) are required to register within 30 days of turning age 18, but those who didn't can still register while between the ages 18 and 25. Registration status confirmed by SSN, name and DOB match with SSS	Some males are exempt from the requirement • Currently on active duty in the armed services • Aren't 18 when the FAFSA is completed • Born before 1960 • Citizens of Marshall Islands, Micronesia and Palau • Noncitizens who entered the U.S. after they turned 26 • Noncitizens who entered the U.S. as lawful non-immigrants on a valid visa and stayed in U.S. on terms of the visa until after they turned 26 Some males qualify for waivers • Aren't able to register due to being hospitalized, institutionalized or incarcerated • Enrolled in an officer procurement program (e.g., the Citadel, Texas A&M, etc.) • Are commissioned Public Health Service workers on active duty or reservists serving on specified active duty Males 26 and older who were required to register but did not must show evidence to the school that failure to register was not knowing and willful. No requirement that parent of dependent student must be registered with Selective Service System

Basic Student Eligibility Criteria	Exception(s)
4. Regular student Working toward a degree, certificate or other recognized credential offered by the school—not just pursuing an interest	
5. Enrolled/accepted for enrollment in an eligible program Program approved through school's certification to participate in Title IV programs • Is a course of study that either leads to certificate, degree, or other recognized credential *or* • Is at least 2 academic years long and acceptable for full credit toward a bachelor's degree	Student not enrolled in a degree or certificate program may be eligible FFEL or Direct Loan if taking preparatory coursework necessary for enrollment in an eligible program • Stafford and PLUS Loans for up to 12 consecutive months Student enrolled at least half time in a required teacher certification program, even though the teacher certification program does not lead to a degree or certificate, may be eligible to receive certain forms of federal aid • Perkins Loans • Federal Work Study • Stafford and PLUS Loans To qualify, program must be required for elementary or secondary teacher initial certification or recertification in the state where student plans to teach or in the state where student is completing the program
6. Applicable correspondence course is part of an eligible program that leads to an associates, bachelor's, or graduate degree	
7. Not enrolled solely in remedial coursework	If remedial coursework is considered preparatory, #5 above applies; otherwise, the student enrolled solely in remedial coursework is ineligible
8. High school diploma or its equivalent, including • GED • Enrollment in a AA degree program or higher with evidence that applicant excelled academically in high school and met postsecondary school's admission standards • Postsecondary (college) transcript showing that applicant completed a program of at least 2 years that is acceptable for full credit towards a bachelor's degree	May self-certify that secondary education has been completed through home study May pass approved Ability-To-Benefit (ATB) test if beyond compulsory age of attendance in state Note: Although the HEA allows students who complete home study to be eligible for Title IV aid, schools can only admit as regular students those who are beyond the age of compulsory attendance or who have a high school diploma/equivalent. Students must self-certify that they meet this requirement. However, since there's no place on the FAFSA, school needs to come up with a way of documenting the student's eligibility.
9. Not currently enrolled in high school	

Basic Student Eligibility Criteria	Exception(s)
10. No federal/state drug conviction for sale or possession of a controlled substance Applicant self-certifies; no database match with holder of loan or grant overpayment	For students with convictions, period of ineligibility depends on type of conviction (possession vs. sale) and number of offenses: • For 1st offense for possession, student is ineligible for 1 year from date of conviction • For 2nd offense for possession OR 1st offense for sale, student is ineligible for 2 years from date of conviction • For 3rd offense for possession OR 2nd offense for sale, student is indefinitely ineligible • Student disqualified under above condition will regain eligibility if they complete an approved drug rehabilitation program
11. Doesn't currently owe loan or grant overpayment SSN, name and DOB matched with NSLDS	Satisfactory payment arrangements with holder of loan overpayment
12. No Title IV student loan currently in default; SSN, name and DOB matched with NSLDS	Satisfactory payment arrangements with holder of loan
13. No borrowing in excess of loan limits; SSN, name and DOB matched with NSLDS	HEAL additional payments
14. Maintaining SAP Must be satisfactorily completing coursework for the degree or certificate within a certain time frame, based on the school's SAP policy SAP policy must have both • Qualitative measures (grades, GPA, completed work projects or other comparable factors measured against a standard/norm) • Quantitative (time) measures consisting of a maximum timeframe for completing the eligible programs School's SAP policy must minimally meet ED requirements • Qualitative: C Average/2.0 GPA or its equivalent or standing consistent with the school's graduation requirements by end of 2nd year (school defines) • Quantitative: for undergraduate programs, completed within timeframe not to exceed 150% of program requirements Timeframe must be divided into even increments (e.g., academic year) and school must check SAP at the end of each increment	School's SAP policy must include a provision that provides ineligible students not making satisfactory academic progress the opportunity to submit an appeal

Title IV Aid Program-Specific Eligibility Criteria

Student: ______________________________

✓	Program	Who is Eligible	Eligibility Criteria
	Federal Pell Grant	• Undergraduate who has not earned a first bachelor's or first professional degree • Student enrolled at least half-time in a Teacher Certification program at a school not offering an undergraduate degree in education	• School must have on file a valid SAR/ISIR with an eligible 9-month EFC • May be enrolled less-than-half-time • Not a prisoner in a state or federal facility
	FSEOG (Federal Supplemental Educational Opportunity Grant)	• Undergraduate who has not earned a first bachelor's or first professional degree	• Must be awarded first to students with exceptional financial need (lowest EFCs) • Priority to students with exceptional financial need who are Pell-eligible • Less-than-full-tine students are eligible, if the school's allocation of FSEOG is based on less-than-full-time students or independent students
	FWS (Federal Work Study)	• Undergraduate • Graduate • Professional student • Student enrolled at least half-time in a Teacher Certification Program	• Demonstrated financial need • May be enrolled less-than-half-time
	Federal Perkins Loan	• Undergraduate • Graduate • Professional student • Student enrolled at least half-time in a Teacher Certification Program	• Priority to students with exceptional financial need as determined by the school • School must first determine Pell Grant eligibility • Must be willing to repay the loan • Not enrolled as a medical resident or intern • Not a prisoner in any type of facility
	Federal Subsidized Loan and Federal Direct Subsidized Loan	• Undergraduate • Graduate • Professional student • Student enrolled in a Teacher Certification program • Student enrolled in preparatory coursework necessary for acceptance in a degree or certificate	• Demonstrated financial need • School must determine Pell Grant eligibility before loan application is certified/originated • Must be enrolled at least half-time • Not enrolled as a medical resident or intern, unless internship is part of degree program • Not a prisoner in any type of facility
	Federal Unsubsidized Loan and Federal Direct Unsubsidized Loan	• See Federal Subsidized Loan and Federal Direct Subsidized Loan	• No demonstrated financial need • School must determine Pell Grant and subsidized loan eligibility before loan application is certified • Must be enrolled at least half-time • Not enrolled as a medical resident or intern, unless internship is part of degree program • Not a prisoner in any type of facility
	Federal PLUS Loan and Federal Direct PLUS Loan	• Parent(s) of eligible dependent undergraduate students	• No demonstrated financial need • Dependent must be eligible, regular student enrolled at least half-time • Parent(s) must: Meet same citizenship requirements as student Not have an adverse credit history Not be in default on a Title IV loan Not owe Title IV grant or loan overpayment

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Stafford Loan Limits

Annual Limits for Stafford Loans

	Subsidized	*Total (subsidized & unsubsidized)*
Dependent Undergraduates		
First Year	$ 2,625	$ 2,625
Second Year	$ 3,500	$ 3,500
Third Year and Beyond	$ 5,500	$ 5,500
Undergraduates without Access to PLUS		
First Year	$ 2,625	$ 6,625
Second Year	$ 3,500	$ 7,500
Third Year and Beyond	$ 5,500	$ 10,500
Graduate & Professional Students		
All Years of Study	$ 8,500	$ 18,500

Note: All undergraduate annual loan amounts are subject to proration.

Aggregate Limits for Stafford Loans

	Subsidized	*Total (subsidized & unsubsidized)*
Dependent Undergraduates	$ 23,000	SAME
Undergraduates without Access to PLUS	$ 23,000	$ 46,000
Graduate & Professional Students	$ 65,500	$ 138,500

Note: Certain health professions students may qualify for higher annual & aggregate limits—see discussion at the end of this chapter.

Example: Combined Loan Limits

An independent student receives the following loan amounts for a first undergraduate program and a graduate program:

	First undergraduate program:	**Graduate program:**	**Total:**
subsidized	**$20,500**	**$45,000**	**$65,500**
unsubsidized	**$10,000**	**$40,000**	**$50,000**

The student has now enrolled in a second undergraduate program. Only the loans received for the first undergraduate program are counted toward the student's *undergraduate* aggregate loan limit. Since the total amount received for the first undergraduate program ($30,500) does not exceed the aggregate loan limit for an independent undergraduate ($46,000, maximum $23,000 subsidized), the student has remaining loan eligibility of up to $15,500 for the second undergraduate program.

However, the loans received for the graduate program must be considered in determining whether the student has exceeded the *total* aggregate loan limits. In this case, the total subsidized amount already received ($65,500) is the maximum subsidized amount that a student may receive for undergraduate and graduate study combined. Therefore, the student may receive only unsubsidized loans for the second undergraduate program.

2002-2003 Assumption Override Codes

Assumption Override	Assumption Made When Override Flag Not Present	Results of Setting Override Flag Before Sending Data Triggering Assumption	Situation
1	Parents' number in college assumed to be 1	Allow Number in College to be greater than 6	Parents' Number of Family Members does not equal the number in college. Parents' Number of College Students in Household equals 7 or more.
2	Parents' AGI assumed equal to the sum of Father's/ Stepfather's and Mother's/ Stepmother's Income Earned From Work	Allow Parents' AGI to be zero if blank or zero is entered	Parents' AGI is blank or zero. Tax return status is Filed, Will File, or blank. Father's/Stepfather's Income From Work or Mother's/Stepmother's Income From Work is positive or negative.
3	Student's Number in College assumed to be 1	Allow Number of Family Members to be equal to the Number in College when they are equal and greater than 2	Independent Student's Number of Family Members equals 3 or more. Number of College Students in Household is the same value.
4	Student's AGI assumed to be equal to the sum of the Student's and Spouse's Income Earned From Work	Allow Student's AGI to be zero if blank is entered	Student's AGI is blank or zero. Tax return status is Filed, Will File, or blank. Student's Income From Work or Spouse's Income From Work is positive or negative.
5	Parents' income from Worksheet C assumed to be zero	Allow Parents' income from Worksheet C to be greater than zero and greater than a fixed percentage of the parents' total income	Parents' Calculated 2002 Tax Status is Filed. Income from Worksheet C is greater than a fixed percentage of Parents' AGI plus Parents' total from Worksheet A plus Worksheet B. Parents' Calculated 2002 Tax status is Non-tax Filer. Income from Worksheet C is greater than a fixed percentage of Father's/Stepfather's Income From Work, Mother's/ Stepmother's Income From Work and parents' Total from Worksheet A plus Worksheet B.
6	Student's income from Worksheet C assumed to be zero	Allow Student's income from Worksheet C to be greater than zero, and equal or greater than student's total income	Student's Calculated 2001 Tax Status is Filed. Income from Worksheet C is greater or equal to Student's AGI, and Student's Total from Worksheet A plus Worksheet B. Student's Calculated 2001 Tax Status equals non-filer. Income from Worksheet C is greater than or equal to Student's Income Earned From Work, Spouse's Income From Work, and Student's Total from Worksheet A plus Worksheet B.

Note: When CPS makes an assumption about the data value used to calculate the EFC, an asterisk (*) prints to the left of the field on the ISIR and the assumed value prints in place of the reported value.

2002-2003 Reject Codes & Overrides

Reject Code	Reject Reason	Action	Comment Code
A	Date of birth year equals 1900 through 1917	Verify or correct the Date of Birth	069
B	Independent student and Date of Birth equals 09/01/1986 or later, and Date of Birth is not equal to or later than current year *Note: Reject Override Code = B*	Verify or correct the Date of Birth	072
C	Taxes paid greater than 0 and equal to Adjusted Gross Income (AGI) *Note: This reject does not apply to electronic or Web transactions.*	Verify or correct Taxes Paid	111, 114
N	Missing first name or last name *Note: Reject Override Code = N*	Verify or correct the Student's Last Name or First Name. If there is only one name, put that single/first name in both Student's First Name and Student's Last Name.	080
P	Invalid SSN range	Verify or correct the Student's Current SSN	023
W	Questionable Number of Family Members, greater than 15 *Note: Reject Override Code = W*	If the student is dependent, verify or correct Parents' Number of Family Members	178, 179
1	Simplified Needs Test (SNT) is not met and all asset data are blank.	If the student is dependent, provide the following: • Parents' Cash, Savings, and Checking • Parents' Real Estate/Investment Net Worth • Parents' Business/Investment Farm Net Worth If the student is independent, provide the following: • Student's Cash, Savings, and Checking • Student's Real Estate/Investment Net Worth • Student's Business/Investment Farm Net Worth	150, 151
2	Incomplete Application or Renewal Application	If the student is dependent, provide Parents' Taxed and Untaxed Income	129, 130
5	Missing or invalid Date of Birth	Correct the Date of Birth	018

Reject Code	Reject Reason	Action	Comment Code
8	SSN match with Date of Death	Contact the Social Security Administration (SSA). The Social Security number (SSN) on this transaction belongs to a deceased person according to the SSA	145
10	Missing marital status and household size	If the student is dependent, review and correct Parents' Marital Status and Parents' Number of Family Members. If the student is independent, review and correct Student's Marital Status and Student's Number of Family Members.	168, 169
11	Marital Status inconsistent with reported incomes	If the student is dependent, review and correct Parents' Marital Status plus Father's/Stepfather's Income Earned From Work and Mother's/Stepmother's Income Earned From Work. If the student is independent, review and correct Student's Marital Status, plus Student's Income Earned From Work and Spouse's Income Earned From Work.	089, 099
13	Missing name	Provide the following: Student's Last Name and/or Student's First Name. If there is only one name, put that single/first name in both Student's First Name and Student's Last Name.	082
14	Missing student signature on paper Application or SAR	Signature correction must be made on a printed Student Aid Report (SAR) certification page and resubmitted to the FAFSA processor or may be corrected electronically.	160
15	Missing parent signature on application or SAR	Signature correction must be made on a printed SAR certification page and resubmitted to the FAFSA processor or may be corrected electronically.	108
16	Missing student signature on FAFSA on the Web or Renewal on the Web Application	Signature correction must be made on a printed SAR certification page and resubmitted to the FAFSA processor or may be corrected electronically.	110
17	Unknown citizenship status or student is not a U.S. citizen or eligible noncitizen	Review or correct Citizenship Status	068
18	SSN not on Social Security Administration's database	Correct the SSN, or contact the SSA for further assistance	024, 062
19	An EFC cannot be calculated because the Department of Education has placed a 'hold' on the student	Student needs to call 202-377-3243 and ask for Debarment and Suspension Specialist	009

Enroll in NSLDS

Step	Action
	Note: To be able to enroll users for access to NSLDS, a school first must be enrolled with the Student Aid Internet Gateway (SAIG) as a destination point and must have a TG number. Each destination point is assigned a Destination Point Administrator (DPA), who has access to enroll users in NSLDS by following the directions below.
1	Access the NSLDS Financial Aid Professional web site at nsldsfap.ed.gov and click on the link to Sign Up Information *or* Access SAIG at sfawebenroll.ed.gov
2	Click **Enroll**
3	Default is Add a new Destination Point Click **Next**
4	Enter an existing TG number for the school, then click **Next**
5	Enter the DPA's Social Security number, date of birth, and mother's maiden name, then click **Next**
6	Under *Information about your Destination Point*, enter the school's information Note: Organization type defaults to existing information about the school Note: If in doubt about the system used to access SAIG, select *Personal computer* Under *Information about the Destination Point Administrator*, enter the demographic information for the new user, then click **Next**
7	Under NSLDS On-line, select Yes, then click **Next**
8	Select the appropriate NSLDS functions the user will perform Note: All users have access to *Default Services* (read access only) Enter the school's OPE-ID and the name and title of the person authorizing the service; then click **Next**
9	Review the information entered about the new user (destination point); make changes as necessary, then click **Submit Form**
10	If you are enrolling only one new user, select No, then click **Next**
11	Click **Print Statements**, then click **Next**
12	Click **Next Page**
13	Print the Confirmation Information, then click **Home** or close the browser
	Note: Your enrollment request will not be processed until CPS/WAN Technical Support receives all signature pages, completed and signed.

Enroll in SAIG

Step	Action
1	Access SAIG at **sfawebenroll.ed.gov**
2	Click the **Enroll** icon located in the middle of the Home Page, then click **Next**.
3	Click on the dot to the left of **Submit an Initial Application**, then click **Next**.
4	On the Step 1 page, select **Yes** from the drop-down arrow (since no financial aid officer of your organization is currently enrolled with SAIG), then click **Next**.
5	Complete the Demographic Information Page. When you are asked, "**Please indicate your type of organization**", select **Post Secondary School** from the pull down menu.
6	Click on **Yes** for the services or application systems that this TG number will participate in. This will take you to the screens affiliated with options for services . Once you have entered the information for a particular screen, click **Next** to move to the next screen.
7	On the Reference Page, verify that the information you have entered is correct.
8	Print out the **Signature Pages** so that you can mail then in to CPS/WAN Technical Support. You will not receive a TG number until they have been processed.
9	Print out the **Confirmation Number** for your own records. Note: You will be asked for that number when you call CPS/WAN Technical Support with questions concerning your enrollment.

NSLDS Transfer Student Monitoring
Add School Transfer Profile

Step	Action
1	Access the NSLDS Financial Aid Professional web site at nsldsfap.ed.gov
2	Enter your user ID and password
3	Click **Logon**
4	Click the **Tran** tab
5	Click the **School Transfer Profile** link
6	Enter the name, title, and phone number of the school's contact then click **Submit**
7	Enter the email address designated to receive the Alert notification messages
8	In the Inform box, enter the Title IV WAN mailbox from which the school, school's servicer or school's central administration office will be submitting the Inform files. If the TG number belongs to your schools' servicer or central administration office, check 'yes'
9	In the Alert boxes, select how you want your school's Alert information to be sent (i.e., via Web Only or Web and Batch files through the Title IV Wan); if you select Web and Batch, you must provide a Title IV WAN Mailbox (TG number)
10	For the Batch Alert Method, select the box of the appropriate Alert Format • Extract to indicate you want to receive Alerts as a data file *OR* • Report to indicate you want to receive Alerts in a report format If you selected Web Only, do not select either the Extract or Report boxes
11	Click **Submit**

NSLDS Transfer Student Monitoring
Add Organization Contact

Step	Action
1	Access the NSLDS Financial Aid Professional web site at nsldsfap.ed.gov
2	Enter your user ID and password
3	Click **Logon**
4	Click the **Org** tab
5	Click the **Org Contact List** link
6	Click the **Add New Contact** button
7	Select the function the new contact is being assigned (Note: a contact can be assigned multiple functions, but a function can be assigned only to one contact)
8	Enter the new contact's name, phone number, and email address
9	Click **Submit**

NSLDS Transfer Student Monitoring
Add Student to Monitor

Step	Action
1	Access the NSLDS Financial Aid Professional web site at nsldsfap.ed.gov
2	Enter your user ID and password
3	Click **Logon**
4	Click the **Tran** tab
5	Click the **Transfer Monitoring List** link
6	Click the **Add Student to Monitoring List** button
7	Enter the student's information (will automatically appear if you link from the Loan or Pell Grant History pages) • Social Security number • First Name • Last Name • Date of Birth
8	For Enrollment Begin Date, enter the date that the student either is expected to begin or did begin classes at your school
9	For Monitor Begin Date, enter the date you want NSLDS to begin monitoring the student; current date is the default but can be changed
10	Click **Submit**

Use information from the student's profile, the ISIR (next 3 pages) and Supplement D to complete the exercise. **Practice Profile 1-A:** Peter Berg is a 4th year undergraduate working to complete a bachelor's degree in history via an online program. All of his school's undergraduate programs are approved to award Title IV student financial aid.

1. Review Peter's ISIR, check off each issue that applies, identify the corresponding codes and match flags, and write in what action needs to be taken to resolve the issue(s).

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)			
	Assumption(s)			
	Data match problem(s)			
	Verification	N/A	N/A	

2. Complete the checklist. Check the box if the student meets the criteria or the criteria does not apply.

✓	Basic Eligibility Criteria Checklist	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
	8. Has a high school diploma or its equivalent	FAFSA #31
	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	4. Is maintaining satisfactory academic progress	School Records

3. How does comment code 261 on Peter's ISIR impact his eligibility?

2002-2003 Institutional Student Information Record

[1-A]

****

* IMPORTANT: Read ALL information to find out what to do with this Report. *

****

OMB Number: 1845-0008
JUNE 27, 2002

PETER J. BERG
123 MAIN STREET
PALM BCH GARDENS FL 33418

EFC 5752 C

112
Based on the information we have on record for you, your EFC is 5752. Your school will use this number to determine what types of aid and how much you are eligible for. You are not eligible for a Federal Pell Grant but you may be eligible for other aid.

103
We could not find one or more of the schools you listed in our eligible school file. To receive federal student aid, you must attend a school that participates in the federal student aid programs.

261
Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you may have received student loans in excess of loan limits established for the Federal loan programs.

006
If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED-AID to make the correction on your record.

029
Selective Service System match flag = Y.

Page 1 of 3   393-95-1176 BE 01

2002-2003 Institutional Student Information Record

Student ID	393-95-1176 BE 01
STEP ONE (THE STUDENT) (Q1 - Q35)	
Name	PETER J. BERG
Address:	123 MAIN STREET PALM BCH GARDENS FL 33418
Social Security Number	393-95-1176
Date of Birth	12/13/1979
Permanent Home Phone #	(561)555-1211
E-mail Address	
Driver's License #	SFA-111555111-FL
Citizenship Status	U.S. CITIZEN
Alien Registration Number	
Marital Status	UNMARRIED
Marital Status Date	
Enroll Plan Summer 2002	NOT ATTENDING
Enroll Plan Fall 2002	FULL TIME/NOT SURE
Enroll Plan Wint 2002-3	FULL TIME/NOT SURE
Enroll Plan Spring 2003	FULL TIME/NOT SURE
Enroll Plan Summer 2003	NOT ATTENDING
Father's Educational Level	HIGH SCHOOL
Mother's Educational Level	COLLEGE/BEYOND
State of Legal Residence	FL
Legal Resident before 1-1-1997?	YES
Legal Residence Date	
Are You Male?	YES
Register for Selective Service?	
Degree/Certificate	1st BA
Grade Level in College	4th YR/SENIOR
HS Diploma or GED Received?	YES
First Bachelor's Degree by 7-1-2002?	NO
Interested in Student Loans?	YES
Interested in Student Employment?	YES
Drug Conv Affecting Elig?	NO
STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)	
Tax Return Filed?	COMPLETED
Type of 2001 Tax Return Used	1040A/EZ/TEL
Eligible to File 1040A or 1040EZ?	YES
Adjusted Gross Income	2301
U.S. Income Tax Paid	119
Exemptions Claimed	01
Student's Inc Earned From Work	2301
Spouse's Inc Earned From Work	
Total from Worksheet A	
Total from Worksheet B	
Total from Worksheet C	

EFC	5752 C
Dependency Status	D
Net Worth of Investments	
Net Worth of Business/Farm	
Cash, Savings, and Checking	
No. of Months VA Benefits Received	
Monthly VA Educational Benefits	
STEP THREE (THE STUDENT) (Q52 - Q58)	
Born Before 1-1-1979?	NO
Master's/Doctorate Prog. in 2002-2003?	NO
Is Student Married?	NO
Have Children You Support?	NO
Dependents Other Than Children/Spouse?	NO
Orphan or Ward of the Court?	NO
Veteran of U.S. Armed Forces?	NO
STEP FOUR (PARENTS) (Q59 - Q83)	
Marital Status	DIVORCED/SEPARATED
Father's/Stepfather's SSN	
Father's Last Name	
Mother's/Stepmother's SSN	395-63-0988
Mother's Last Name	BERG
Number of Family Members	02
Number in College in 2002-2003	1
State of Legal Residence	FL
Legal Residents before 1-1-1997?	YES
Legal Residence Date	
Age of Older Parent	48
Tax Return Filed?	COMPLETED
Type of 2001 Tax Return Used	1040
Eligible to File 1040A or 1040EZ?	NO
Adjusted Gross Income	45906
U.S. Income Tax Paid	6198
Exemptions Claimed	02
Father's Inc Earned From Work	
Mother's Inc Earned From Work	28865
Total from Worksheet A	
Total from Worksheet B	2652
Total from Worksheet C	409
Net Worth of Investments	0
Net Worth of Business/Farm	0
Cash, Savings, and Checking	0
STEP FIVE (STUDENT HH) (Q84 - Q85)	
Number Family Members	02
Number in College in 2002-2003	1

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Page 2 of 3

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                     2002-2003 Institutional Student Information Record

Student ID                 393-95-1176 BE 01  EFC                                  5752 C
Last Name                              BERG
STEP SIX (Q86 - Q97)
School #1  002670  Housing #1   OFF CAMPUS
School #2  001540  Housing #2   OFF CAMPUS
School #3  008848  Housing #3   OFF CAMPUS
School #4          Housing #4                 OFFICE INFORMATION
School #5  009999  Housing #5  W/PARENT(S)    DRN
School #6          Housing #6                 Primary EFC Type                        1
                                              Secondary EFC Type
STEP SEVEN (Q98 - Q102)                       Processed Date                 06/27/2002
Date Application Completed       06/07/2002   Application Source                    MDE
Signed By               APPLICANT AND PARENT  ISIR Transaction Type       AUTOMATIC ISIR
Preparer's SSN                                Source of Correction
Preparer's EIN                                Federal School Code Indicator      009999
Preparer's Signature                          Reject Override Codes:
                                              B:   N:   W:
                                              Assumption Override Codes:
                                              1:   2:   3:   4:   5:   6:
-----------------------------------------------------------------------------------------
FAA Information                               Early Analysis Flag
Date ISIR Received               09/11/2002   Rejects Met:
Verification Flag                         N
System Generated Indicator                    Dependency Override
FAA Adjustment                                Duplicate Request
Transaction Receipt Date         06/24/2002   Correction # Applied To
Reprocessing Code                             Application Receipt Date       06/24/2002
Processed Record Type                         Input Record Type                       R

Paid EFC Type      PRIMARY  Pell Elig Flag                Intermediate Values
Primary EFC           5752  Secondary EFC                 TI      48149 PCA          0
Mon 1    639 Mon 7    4473  Mon 1        Mon 7            ATI     26060 AAI      22089
Mon 2   1278 Mon 8    5112  Mon 2        Mon 8            STX      1444 TSC
Mon 3   1917 Mon 10   5885  Mon 3        Mon 10           EA       3000 TPC       5752
Mon 4   2556 Mon 11   6018  Mon 4        Mon 11           IPA     13210 PC        5752
Mon 5   3195 Mon 12   6151  Mon 5        Mon 12           AI      22089 STI       2301
Mon 6   3834                Mon 6                         CAI             SATI      2648
                                                          DNW    -19900 SIC          0
                                                          NW          0 SDNW         0
                                                          APA     19900 SCA          0
                                                                        FTI      50450
Auto Zero EFC Flag                                        Duplicate SSN Flag
EFC Change Flag NO CHANGE                                 Subsequent App Flag
SNT Flag                NO

Match Flags: SSN 4  SSA A  INS    PRI 0  SS Y  NSLDS 1  VA    INS Sec. Conf.
             INS Ver. No.                     SS Registration Flag
             NSLDS Transaction Number    1    NSLDS Database Results Flag  1

Comments:   112,103,261,006,029


       *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                      Page  3 of 3
```

Use information from the student's profile, the ISIR (next 3 pages) and Supplement D to complete the exercise.

Practice Profile 1-B: Frances "Fran" Bielec is an undergraduate student working on a degree in art. After a year-long recovery from a very serious auto accident, she's returning to school to complete her education.

1. Review Fran's ISIR, check off each issue that applies, identify the corresponding codes and match flags, and write in what action needs to be taken to resolve the issue(s).

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)			
	Assumption(s)			
	Data match problem(s)			
	Verification	N/A	N/A	

2. Complete the checklist. Check the box if the student meets the criteria or the criteria does not apply.

✓	Basic Eligibility Criteria Checklist	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
	8. Has a high school diploma or its equivalent	FAFSA #31
	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Assume that Fran's default is an error that can be cleared up, and that her loan discharge will prevent her from being eligible for more student loans, what other federal aid might she qualify for?

2002-2003 Institutional Student Information Record

[1-B]

****

* IMPORTANT: Read ALL information to find out what to do with this Report. *

****

OMB Number: 1845-0008
JUNE 20, 2002

FRANCES Y. BIELEC
8631 CENTRAL AVE
LAKE PARK FL 33403

EFC 3084*C

149
Based on the information we have on record for you, your EFC is 3084. Your school will use this number to determine what types of aid and how much you are eligible for. You may be eligible to receive a Federal Pell Grant and other federal student aid.

272
ISSUES AFFECTING YOUR ELIGIBILITY

132
The National Student Loan Data System (NSLDS) indicates that you are in DEFAULT on a federal student loan. You are not eligible to receive any federal student aid until your default has been resolved.

124
Contact the following agency(ies) regarding your defaulted federal student loan:

235
United Student Aid Funds, Post Claims Assistance, 1-800-331-2314 (GA 800)

115
The National Student Loan Data System (NSLDS) indicates you have one or more student loans discharged because of a total and permanent disability. Before you can receive additional federal student loans, you must see your Financial Aid Administrator.

273
WHAT YOU MUST DO NOW

171
Your school will ask you to provide copies of certain financial documents for you (and your spouse).

117
We assumed certain information to calculate your eligibility for federal student aid. We printed an asterisk (*) next to the items containing assumed information. If our assumptions are correct, do not change them. If they are incorrect, you should make corrections on this ISIR.

118
Be sure to review the items marked with an "h" or an "*" on your ISIR and make corrections if necessary.

274
OTHER INFORMATION YOU NEED TO KNOW

094
It appears you reported the same income value for more than one income question.

006
If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED-AID to make the correction on your record.

Page 1 of 3 373-50-2959 BI 01

2002-2003 Institutional Student Information Record

Student ID	373-50-2959 BI 01
STEP ONE (THE STUDENT) (Q1 - Q35)	
Name	FRANCES Y. BIELEC
Address:	8631 CENTRAL AVE LAKE PARK FL 33403
Social Security Number	373-50-2959
Date of Birth	03/22/1971
Permanent Home Phone #	(561)555-1212
E-mail Address	fbielec@msn.com
Driver's License #	SFA-111555112-FL
Citizenship Status	U.S. CITIZEN
Alien Registration Number	
Marital Status	UNMARRIED
Marital Status Date	
Enroll Plan Summer 2002	
Enroll Plan Fall 2002	FULL TIME/NOT SURE
Enroll Plan Wint 2002-3	
Enroll Plan Spring 2003	
Enroll Plan Summer 2003	
Father's Educational Level	HIGH SCHOOL
Mother's Educational Level	HIGH SCHOOL
State of Legal Residence	FL
Legal Resident before 1-1-1997?	YES
Legal Residence Date	
Are You Male?	NO
Register for Selective Service?	
Degree/Certificate	1st BA
Grade Level in College	3rd YR/JUNIOR
HS Diploma or GED Received?	YES
First Bachelor's Degree by 7-1-2002?	NO
Interested in Student Loans?	YES
Interested in Student Employment?	NO
Drug Conv Affecting Elig?	NO
STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)	
Tax Return Filed?	NOT FILING
Type of 2001 Tax Return Used	
Eligible to File 1040A or 1040EZ?	
hAdjusted Gross Income	6024
U.S. Income Tax Paid	0
Exemptions Claimed	00
*Student's Inc Earned From Work	6024
Spouse's Inc Earned From Work	
hTotal from Worksheet A	6024
hTotal from Worksheet B	0
Total from Worksheet C	0

EFC	3084*C
Dependency Status	I
Net Worth of Investments	0
Net Worth of Business/Farm	0
Cash, Savings, and Checking	0
No. of Months VA Benefits Received	0
Monthly VA Educational Benefits	0
STEP THREE (THE STUDENT) (Q52 - Q58)	
Born Before 1-1-1979?	YES
Master's/Doctorate Prog. in 2002-2003?	NO
*Is Student Married?	NO
Have Children You Support?	NO
Dependents Other Than Children/Spouse?	
Orphan or Ward of the Court?	NO
Veteran of U.S. Armed Forces?	NO
STEP FOUR (PARENTS) (Q59 - Q83)	
Marital Status	
Father's/Stepfather's SSN	
Father's Last Name	
Mother's/Stepmother's SSN	
Mother's Last Name	
Number of Family Members	
Number in College in 2002-2003	
State of Legal Residence	
Legal Residents before 1-1-1997?	
Legal Residence Date	
Age of Older Parent	
Tax Return Filed?	
Type of 2001 Tax Return Used	
Eligible to File 1040A or 1040EZ?	
Adjusted Gross Income	
U.S. Income Tax Paid	
Exemptions Claimed	
Father's Inc Earned From Work	
Mother's Inc Earned From Work	
Total from Worksheet A	
Total from Worksheet B	
Total from Worksheet C	
Net Worth of Investments	
Net Worth of Business/Farm	
Cash, Savings, and Checking	
STEP FIVE (STUDENT HH) (Q84 - Q85)	
*Number Family Members	01
*Number in College in 2002-2003	1

*=assumption h=highlight flag #=corrected this trans @=corrected previous trans

Page 2 of 3

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                   2002-2003 Institutional Student Information Record


 Student ID               373-50-2959 BI 01  EFC                                3084*C
 Last Name                           BIELEC
 STEP SIX (Q86 - Q97)
 School #1  009999  Housing #1   OFF CAMPUS
 School #2  001509  Housing #2   OFF CAMPUS
 School #3  E00830  Housing #3   OFF CAMPUS
 School #4          Housing #4               OFFICE INFORMATION
 School #5          Housing #5               DRN
 School #6          Housing #6               Primary EFC Type                        5
                                             Secondary EFC Type                      2
 STEP SEVEN (Q98 - Q102)                     Processed Date                 06/20/2002
 Date Application Completed      06/12/2002  Application Source                    MDE
 Signed By                        APPLICANT  ISIR Transaction Type      AUTOMATIC ISIR
 Preparer's SSN                              Source of Correction
 Preparer's EIN                              Federal School Code Indicator      009999
 Preparer's Signature                        Reject Override Codes:
                                             B:   N:   W:
                                             Assumption Override Codes:
                                             1:   2:   3:   4:   5:   6:
---------------------------------------------------------------------------------------
 FAA Information                             Early Analysis Flag
 Date ISIR Received              09/11/2002  Rejects Met:
 Verification Flag                        Y
 System Generated Indicator                  Dependency Override
 FAA Adjustment                              Duplicate Request
 Transaction Receipt Date        06/17/2002  Correction # Applied To
 Reprocessing Code                           Application Receipt Date       06/17/2002
 Processed Record Type                       Input Record Type

Paid EFC Type      PRIMARY  Pell Elig Flag         Y             Intermediate Values
Primary EFC           3084  Secondary EFC       3084             TI      12048 PCA
Mon 1    343 Mon 7    2401  Mon 1     343 Mon 7  2401            ATI      5881 AAI
Mon 2    686 Mon 8    2744  Mon 2     686 Mon 8  2744            STX       120 TSC
Mon 3   1029 Mon 10   3084  Mon 3    1029 Mon 10 3084            EA          0 TPC
Mon 4   1372 Mon 11   3084  Mon 4    1372 Mon 11 3084            IPA      5300 PC
Mon 5   1715 Mon 12   3084  Mon 5    1715 Mon 12 3084            AI       6167 STI
Mon 6   2058                Mon 6    2058                        CAI      3084 SATI
                                                                 DNW           SIC
                                                                 NW            SDNW
                                                                 APA           SCA
                                                                               FTI   12048
Auto Zero EFC Flag                                               Duplicate SSN Flag
EFC Change Flag NO CHANGE                                        Subsequent App Flag
SNT Flag                YES

Match Flags: SSN 4  SSA A  INS    PRI 0  SS    NSLDS 2  VA    INS Sec. Conf.
             INS Ver. No.                     SS Registration Flag
             NSLDS Transaction Number   1     NSLDS Database Results Flag  1

Comments:   149,272,132,124,235,115,273,171,117,118
            274,094,006



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                                      Page  3 of 3
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Use information from the student's profile, the ISIR (next 3 pages) and Supplement D to complete the exercise.

Practice Profile 2-B: Sean Butterfield, although he didn't report his grade level in college, is a first-year freshman who was accepted as a regular student in the school's pre-law program. Because Sean's parents are missionaries working outside the U.S. in a hard-to-reach area, he is unable able to get either of them to sign his FAFSA.

1. Review Sean's ISIR, check off each issue that applies, identify the corresponding codes and match flags, and write in what action needs to be taken to resolve the issue(s).

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)			
	Assumption(s)			
	Data match problem(s)			
	Verification	N/A	N/A	

2. Complete the checklist. Check the box if the student meets the criteria or the criteria does not apply.

✓	Basic Eligibility Criteria Checklist	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
	8. Has a high school diploma or its equivalent	FAFSA #31
	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Since he is unable to get one of his parents to sign his FAFSA, does Sean have other options? If so, what?

4. What are the other issues with Sean's ISIR that impact his eligibility?

BEST COPY AVAILABLE

2002-2003 Institutional Student Information Record

[2-B]

****

* IMPORTANT: Read ALL information to find out what to do with this Report. *

****

OMB Number: 1845-0008
JANUARY 22, 2002

SEAN L. BUTTERFIELD
456 HAPPINESS LANE
BURLINGTON IA 52601

EFC

047
There are issues with your application information that need to be resolved before your eligibility can be determined. Read this letter carefully and review any items marked on this ISIR. After making all necessary corrections, you and your parent must return all documentation to your school.

273
WHAT YOU MUST DO NOW

108
Your parent did not sign your application or the corrections you submitted. If your parent is not able to sign, see your Financial Aid Administrator or High School Counselor.

160
You did not sign your application or correction. You must sign and return this ISIR before we can determine your eligibility for federal student aid.

129
You must provide your parent(s) income information in Step Four.

059
The Social Security Administration could not determine if the social security number you reported belongs to you because you did not give us your last name, date of birth and/or signature. Review these items and make the necessary corrections.

274
OTHER INFORMATION YOU NEED TO KNOW

016
Your parents' total income appears to be unusually low. Review your information and make corrections if necessary.

006
If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED-AID to make the correction on your record.

119
Rejected, transaction number 03 through 10.

131
NSLDS match not completed.

Page 1 of 3

589-22-9979 BU 01

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                    2002-2003 Institutional Student Information Record

 Student ID               589-22-9979 BU 01  EFC

 STEP ONE (THE STUDENT) (Q1 - Q35)           Dependency Status                        X
 Name                     SEAN L. BUTTERFIELD
 Address:                   456 HAPPINESS LANE  Net Worth of Investments              0
                          BURLINGTON IA 52601  Net Worth of Business/Farm             0
 Social Security Number          589-22-9979  Cash, Savings, and Checking
 Date of Birth                    10/05/1982  No. of Months VA Benefits Received
 Permanent Home Phone #       (319)555-1212  Monthly VA Educational Benefits
 E-mail Address           seanb@starpower.net
 Driver's License #          SFA-111555111-IA  STEP THREE (THE STUDENT) (Q52 - Q58)
 Citizenship Status              U.S. CITIZEN  Born Before 1-1-1979?                 NO
 Alien Registration Number                     Master's/Doctorate Prog. in 2002-2003? NO
 Marital Status                    UNMARRIED  Is Student Married?                    NO
 Marital Status Date                           Have Children You Support?             NO
 Enroll Plan Summer 2002       NOT ATTENDING  Dependents Other Than Children/Spouse? NO
 Enroll Plan Fall 2002    FULL TIME/NOT SURE  Orphan or Ward of the Court?           NO
 Enroll Plan Wint 2002-3  FULL TIME/NOT SURE  Veteran of U.S. Armed Forces?          NO
 Enroll Plan Spring 2003  FULL TIME/NOT SURE
 Enroll Plan Summer 2003       NOT ATTENDING  STEP FOUR (PARENTS) (Q59 - Q83)
 Father's Educational Level                   Marital Status        MARRIED/REMARRIED
 Mother's Educational Level  COLLEGE/BEYOND  Father's/Stepfather's SSN    594-89-0436
 State of Legal Residence                IA  Father's Last Name           BUTTERFIELD
 Legal Resident before 1-1-1997?        YES  Mother's/Stepmother's SSN    470-87-1121
 Legal Residence Date                         Mother's Last Name           BUTTERFIELD
 Are You Male?                          YES  Number of Family Members              04
 Register for Selective Service?              Number in College in 2002-2003         1
 Degree/Certificate                  1st BA  State of Legal Residence              IA
 Grade Level in College                       Legal Residents before 1-1-1997?     YES
 HS Diploma or GED Received?            YES  Legal Residence Date
 First Bachelor's Degree by 7-1-2002?    NO  Age of Older Parent                   38
 Interested in Student Loans?           YES hTax Return Filed?
 Interested in Student Employment?      YES hType of 2001 Tax Return Used
 Drug Conv Affecting Elig?               NO  Eligible to File 1040A or 1040EZ?
                                            hAdjusted Gross Income
 STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)    hU.S. Income Tax Paid
hTax Return Filed?                          hExemptions Claimed                   04
hType of 2001 Tax Return Used               hFather's Inc Earned From Work
 Eligible to File 1040A or 1040EZ?          hMother's Inc Earned From Work
hAdjusted Gross Income                      hTotal from Worksheet A
hU.S. Income Tax Paid                       hTotal from Worksheet B
hExemptions Claimed                          Total from Worksheet C
 Student's Inc Earned From Work              Net Worth of Investments              0
 Spouse's Inc Earned From Work               Net Worth of Business/Farm            0
 Total from Worksheet A                      Cash, Savings, and Checking
 Total from Worksheet B
 Total from Worksheet C                      STEP FIVE (STUDENT HH) (Q84 - Q85)
                                             Number Family Members
                                             Number in College in 2002-2003


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                                    Page  2 of 3
                    2002-2003 Institutional Student Information Record
Student ID
Last Name                          589-22-9979 BU 01  EFC
STEP SIX (Q86 - Q97)                    BUTTERFIELD
School #1   003258  Housing #1
School #2   001735  Housing #2
School #3   009999  Housing #3
School #4   001775  Housing #4
School #5   001774  Housing #5
School #6   001739  Housing #6          OFFICE INFORMATION
                                        DRN
STEP SEVEN (Q98 - Q102)                 Primary EFC Type
Date Application Completed              Secondary EFC Type
Signed By                               Processed Date                  01/22/2002
Preparer's SSN                          Application Source                     MDE
Preparer's EIN                          ISIR Transaction Type       AUTOMATIC ISIR
Preparer's Signature                    Source of Correct.on
                                        Federal School Code Indicator       009999
                                        Reject Override Codes:
                                        B:   N:   W:
--------------------------------------  Assumption Override Codes:
FAA Information                         1:   2:   3:   4:   5:   6:
Date ISIR Received          09/11/2002  -------------------------------------------
Verification Flag                       Early Analysis Flag
System Generated Indicator           N  Rejects Met:                      2 ,14,15
FAA Adjustment
Transaction Receipt Date                Dependency Override
Reprocessing Code           01/16/2002  Duplicate Request
Processed Record Type                   Correction # Applied To
                                        Application Receipt Date        01/16/2002
Paid EFC Type                           Input Record Type                        R
Primary EFC                 Pell Elig Flag
Mon 1       Mon 7           Secondary EFC
Mon 2       Mon 8           Mon 1       Mon 7       Intermediate Values
Mon 3       Mon 10          Mon 2       Mon 8         TI          PCA
Mon 4       Mon 11          Mon 3       Mon 10        ATI         AAI
Mon 5       Mon 12          Mon 4       Mon 11        STX         TSC
Mon 6                       Mon 5       Mon 12        EA          TPC
                            Mon 6                     IPA         PC
                                                      AI          STI
                                                      CAI         SATI
                                                      DNW         SIC
                                                      NW          SDNW
Auto Zero EFC Flag                                    APA         SCA
EFC Change Flag NO CHANGE                                         FTI
SNT Flag                 NO                          Duplicate SSN Flag
                                                     Subsequent App Flag
Match Flags: SSN 8  SSA    INS    PRI 8  SS    NSLDS 8  VA    INS Sec. Conf.
             INS Ver. No.
             NSLDS Transaction Number   1    SS Registration Flag
Comments:    047,273,108,160,129,059,274,016,006,119  NSLDS Database Results Flag
             131



   *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
Page 3 of 3
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Use information from the student's profile, the ISIR (next 3 pages) and Supplement D to complete the exercise. **Practice Profile 3-A:** Samuel "Sam" Wood fell behind in English during his senior year of high school, so 2 of the 4 courses he will take during his first semester are correspondence courses that are not part of an approved program.

1. Review Sam's ISIR, check off each issue that applies, identify the corresponding codes and match flags, and write in what action needs to be taken to resolve the issue(s).

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)			
	Assumption(s)			
	Data match problem(s)			
	Verification	N/A	N/A	

2. Complete the checklist. Check the box if the student meets the criteria or the criteria does not apply.

✓	Basic Eligibility Criteria Checklist	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
	8. Has a high school diploma or its equivalent	FAFSA #31
	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. How can Sam tell what items he needs to review on his SAR?

4. What impact does Sam's taking 2 correspondence courses have on his federal student financial aid eligibility?

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                    2002-2003 Institutional Student Information Record
                                                                          [3-A]
*********************************************************************************
    * IMPORTANT: Read ALL information to find out what to do with this Report.    *
*********************************************************************************
                                                            OMB Number: 1845-0008
SAMUEL D. WOOD                                                 JANUARY 22, 2002
47809 CARVER LANE
CHICAGO IL 60617                                                       EFC

047
There are issues with your application information that need to be resolved before your
eligibility can be determined.  Read this letter carefully and review any items marked
on this ISIR.  After making all necessary corrections, you and your parent must return
all documentation to your school.

031
We have forwarded your name to Selective Service for registration, as you requested.

150
You must provide asset information for you in Step Two and for your parent(s) in Step
Four.

006
If you need additional help with your ISIR, contact your school Financial Aid
Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID
(1-800-433-3243).  If your address changes, contact your school or call 1-800-4FED-AID
to make the correction on your record.

140
No record found on NSLDS database.




                                Page  1 of 3                      441-85-6594 WO 01
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```
                 2002-2003 Institutional Student Information Record

Student ID               441-85-6594 WO 01  EFC

STEP ONE (THE STUDENT) (Q1 - Q35)           Dependency Status                         X
Name                          SAMUEL D. WOOD
Address:                 47809 CARVER LANE hNet Worth of Investments
                          CHICAGO IL 60617 hNet Worth of Business/Farm
Social Security Number         441-85-6594 hCash, Savings, and Checking
Date of Birth                   02/19/1984  No. of Months VA Benefits Received
Permanent Home Phone #       (773)555-1212  Monthly VA Educational Benefits
E-mail Address     superstudent@hotmail.com
Driver's License #          SFA-111555111-  STEP THREE (THE STUDENT) (Q52 - Q58)
Citizenship Status            U.S. CITIZEN  Born Before 1-1-1979?                    NO
Alien Registration Number                   Master's/Doctorate Prog. in 2002-2003?   NO
Marital Status                   UNMARRIED  Is Student Married?                      NO
Marital Status Date                         Have Children You Support?               NO
Enroll Plan Summer 2002      NOT ATTENDING  Dependents Other Than Children/Spouse?   NO
Enroll Plan Fall 2002   FULL TIME/NOT SURE  Orphan or Ward of the Court?             NO
Enroll Plan Wint 2002-3 FULL TIME/NOT SURE  Veteran of U.S. Armed Forces?            NO
Enroll Plan Spring 2003 FULL TIME/NOT SURE
Enroll Plan Summer 2003 FULL TIME/NOT SURE  STEP FOUR (PARENTS) (Q59 - Q83)
Father's Educational Level         UNKNOWN  Marital Status                       SINGLE
Mother's Educational Level     HIGH SCHOOL  Father's/Stepfather's SSN       111-11-1111
State of Legal Residence                IL  Father's Last Name                     WOOD
Legal Resident before 1-1-1997?        YES  Mother's/Stepmother's SSN       549-24-0825
Legal Residence Date                        Mother's Last Name                     WOOD
Are You Male?                          YES  Number of Family Members                 04
Register for Selective Service?        YES  Number in College in 2002-2003            1
Degree/Certificate                  1st BA  State of Legal Residence                 IL
Grade Level in College     1st YR NEVER ATT  Legal Residents before 1-1-1997?        YES
HS Diploma or GED Received?            YES  Legal Residence Date
First Bachelor's Degree by 7-1-2002?    NO  Age of Older Parent                      42
Interested in Student Loans?           YES hTax Return Filed?               NOT FILING
Interested in Student Employment?      YES  Type of 2001 Tax Return Used
Drug Conv Affecting Elig?               NO  Eligible to File 1040A or 1040EZ?
                                           hAdjusted Gross Income                 11000
STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)     U.S. Income Tax Paid
hTax Return Filed?                          Exemptions Claimed
hType of 2001 Tax Return Used              *Father's Inc Earned From Work         11000
 Eligible to File 1040A or 1040EZ?          Mother's Inc Earned From Work
hAdjusted Gross Income                      Total from Worksheet A
hU.S. Income Tax Paid                       Total from Worksheet B
hExemptions Claimed                         Total from Worksheet C
 Student's Inc Earned From Work            hNet Worth of Investments
 Spouse's Inc Earned From Work             hNet Worth of Business/Farm
 Total from Worksheet A                    hCash, Savings, and Checking
 Total from Worksheet B
 Total from Worksheet C                     STEP FIVE (STUDENT HH) (Q84 - Q85)
                                            Number Family Members
                                            Number in College in 2002-2003


     *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                 Page  2 of 3
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                  2002-2003 Institutional Student Information Record

Student ID                   441-85-6594 WO 01  EFC
Last Name                                 WOOD
STEP SIX (Q86 - Q97)
School #1  032553  Housing #1     ON CAMPUS
School #2  009999  Housing #2     ON CAMPUS
School #3  001674  Housing #3     ON CAMPUS
School #4  001759  Housing #4     ON CAMPUS  OFFICE INFORMATION
School #5  002013  Housing #5     ON CAMPUS  DRN
School #6  009089  Housing #6     ON CAMPUS  Primary EFC Type
                                             Secondary EFC Type
STEP SEVEN (Q98 - Q102)                      Processed Date              01/22/2002
Date Application Completed      01/12/2002   Application Source                 MDE
Signed By             APPLICANT AND PARENT   ISIR Transaction Type   AUTOMATIC ISIR
Preparer's SSN                               Source of Correction
Preparer's EIN                               Federal School Code Indicator   009999
Preparer's Signature                         Reject Override Codes:
                                             B:   N:   W:
                                             Assumption Override Codes:
                                             1:   2:   3:   4:   5:   6:
-------------------------------------------------------------------------------------
FAA Information                              Early Analysis Flag
Date ISIR Received              09/11/2002   Rejects Met:                         1
Verification Flag                        N
System Generated Indicator                   Dependency Override
FAA Adjustment                               Duplicate Request
Transaction Receipt Date        01/16/2002   Correction # Applied To
Reprocessing Code                            Application Receipt Date    01/16/2002
Processed Record Type                        Input Record Type

Paid EFC Type              Pell Elig Flag                     Intermediate Values
Primary EFC                Secondary EFC                      TI          PCA
Mon 1        Mon 7         Mon 1        Mon 7                 ATI         AAI
Mon 2        Mon 8         Mon 2        Mon 8                 STX         TSC
Mon 3        Mon 10        Mon 3        Mon 10                EA          TPC
Mon 4        Mon 11        Mon 4        Mon 11                IPA         PC
Mon 5        Mon 12        Mon 5        Mon 12                AI          STI
Mon 6                      Mon 6                              CAI         SATI
                                                              DNW         SIC
                                                              NW          SDNW
                                                              APA         SCA
                                                                          FTI
Auto Zero EFC Flag                                            Duplicate SSN Flag
EFC Change Flag NO CHANGE                                     Subsequent App Flag
SNT Flag                 NO

Match Flags: SSN 4   SSA A   INS     PRI 0   SS     NSLDS 1   VA     INS Sec. Conf.
             INS Ver. No.                          SS Registration Flag Y
             NSLDS Transaction Number     1        NSLDS Database Results Flag  3

Comments:   047,031,150,006,140


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                                  Page  3 of 3
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Use information from the student's profile, the ISIR (next 3 pages) and Supplement D to complete the exercise.

Practice Profile 3-B: Allen Polk returned to FSAU after an enlistment in the Navy. At the point he left FSAU (after his freshman year), he had failed all of his classes.

1. Review Allen's ISIR, check off each issue that applies, identify the corresponding codes and match flags, and write in what action needs to be taken to resolve the issue(s).

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)			
	Assumption(s)			
	Data match problem(s)			
	Verification	N/A	N/A	

2. Complete the checklist. Check the box if the student meets the criteria or the criteria does not apply.

✓	Basic Eligibility Criteria Checklist	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
	8. Has a high school diploma or its equivalent	FAFSA #31
	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Assuming that all of his rejects and data match problems are resolved, what other requirement may prevent Allen from being eligible for federal student aid?

____

4. Allen reports that he is a veteran, so why did the CPS reject the application for lack of parental information?

____

Supplement B: Case Study Materials--Lesson 2, Exercise 2

2002-2003 Institutional Student Information Record

[3-B]

****

* IMPORTANT: Read ALL information to find out what to do with this Report.*

****

OMB Number: 1845-0008
JUNE 13, 2002

ALLEN POLK
5678 GRANNY APPLE CIRCLE
PALM SPRINGS FL 33461

EFC C

047
There are issues with your application information that need to be resolved before your eligibility can be determined. Read this letter carefully and review any items marked on this ISIR. After making all necessary corrections, you and your parent must return all documentation to your school.

272
ISSUES AFFECTING YOUR ELIGIBILITY

031
We have forwarded your name to Selective Service for registration as you requested.

173
The Department of Veterans Affairs (VA) did not confirm that you are or will be a qualifying veteran for purposes of receiving federal student aid for the 2002-2003 school year. If VA is correct, you must provide your parents' information (including signature) on this ISIR if you have not already done so. If you believe you are or will be a qualifying veteran, contact a VA office to resolve this problem.

273
WHAT YOU MUST DO NOW

108
Your parent did not sign your application or the corrections you submitted. If your parent is not able to sign, see your Financial Aid Administrator or High School Counselor.

168
You must provide answers for your parents' marital status and number of family members.

129
You must provide your parent(s) income information in Step Four.

049
You did not report a social security number for your father or mother.

274
OTHER INFORMATION YOU NEED TO KNOW

016
Your parents' total income appears to be unusually low. Review your information and make corrections if necessary.

006
If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED-AID to make the correction on your record.

119
Rejected, transaction number 03 through 10.

140
No record found on NSLDS database.

Page 1 of 3 692-02-5441 PO 01

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                   2002-2003 Institutional Student Information Record

Student ID              692-02-5441 PO 01  EFC                                         C

STEP ONE (THE STUDENT) (Q1 - Q35)           Dependency Status                           X
Name                              ALLEN POLK
Address:          5678 GRANNY APPLE CIRCLE  Net Worth of Investments
                      PALM SPRINGS FL 33461  Net Worth of Business/Farm
Social Security Number          692-02-5441  Cash, Savings, and Checking             2000
Date of Birth                    11/22/1979  No. of Months VA Benefits Received         9
Permanent Home Phone #        (591)555-1213  Monthly VA Educational Benefits          950
E-mail Address                gonavy@aol.com
Driver's License #         SFA-111555113-FL  STEP THREE (THE STUDENT) (Q52 - Q58)
Citizenship Status             U.S. CITIZEN  Born Before 1-1-1979?                     NO
Alien Registration Number                    Master's/Doctorate Prog. in 2002-2003?    NO
Marital Status                    UNMARRIED  Is Student Married?                       NO
Marital Status Date                          Have Children You Support?                NO
Enroll Plan Summer 2002                      Dependents Other Than Children/Spouse?    NO
Enroll Plan Fall 2002   FULL TIME/NOT SURE   Orphan or Ward of the Court?              NO
Enroll Plan Wint 2002-3 FULL TIME/NOT SURE  *Veteran of U.S. Armed Forces?             NO
Enroll Plan Spring 2003 FULL TIME/NOT SURE
Enroll Plan Summer 2003      LESS THAN 1/2   STEP FOUR (PARENTS) (Q59 - Q83)
Father's Educational Level     HIGH SCHOOL  hMarital Status
Mother's Educational Level     HIGH SCHOOL  hFather's/Stepfather's SSN
State of Legal Residence                FL   Father's Last Name
Legal Resident before 1-1-1997?             hMother's/Stepmother's SSN
Legal Residence Date                         Mother's Last Name
Are You Male?                          YES  hNumber of Family Members
Register for Selective Service?        YES  *Number in College in 2002-2003            1
Degree/Certificate                  1st BA   State of Legal Residence
Grade Level in College        2nd YR/SOPH   Legal Residents before 1-1-1997?
HS Diploma or GED Received?            YES   Legal Residence Date
First Bachelor's Degree by 7-1-2002?    NO   Age of Older Parent
Interested in Student Loans?            NO  hTax Return Filed?
Interested in Student Employment?      YES  hType of 2001 Tax Return Used
Drug Conv Affecting Elig?               NO   Eligible to File 1040A or 1040EZ?
                                            hAdjusted Gross Income
STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)     hU.S. Income Tax Paid
Tax Return Filed?                COMPLETED  hExemptions Claimed
Type of 2001 Tax Return Used   1040A/EZ/TEL hFather's Inc Earned From Work
Eligible to File 1040A or 1040EZ?      YES  hMother's Inc Earned From Work
Adjusted Gross Income                17207  hTotal from Worksheet A
U.S. Income Tax Paid                  1234  hTotal from Worksheet B
Exemptions Claimed                      01   Total from Worksheet C
Student's Inc Earned From Work       17126   Net Worth of Investments
Spouse's Inc Earned From Work                Net Worth of Business/Farm
Total from Worksheet A                   0   Cash, Savings, and Checking
Total from Worksheet B                   0
Total from Worksheet C                   0  STEP FIVE (STUDENT HH) (Q84 - Q85)
                                            Number Family Members                     01
                                            Number in College in 2002-2003             1



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                                  Page  2 of 3
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                2002-2003 Institutional Student Information Record

  Student ID               692-02-5441 PO 01  EFC                                   C
  Last Name                             POLK
  STEP SIX (Q86 - Q97)
  School #1  001481  Housing #1  OFF CAMPUS
  School #2  009999  Housing #2  OFF CAMPUS
  School #3  001512  Housing #3  OFF CAMPUS
  School #4  E00586  Housing #4  OFF CAMPUS   OFFICE INFORMATION
  School #5          Housing #5               DRN
  School #6          Housing #6               Primary EFC Type
                                              Secondary EFC Type
  STEP SEVEN (Q98 - Q102)                     Processed Date                06/13/2002
  Date Application Completed    06/07/2002    Application Source              FAFSA WEB
  Signed By                      APPLICANT    ISIR Transaction Type      AUTOMATIC ISIR
  Preparer's SSN                    SIGNED    Source of Correction
  Preparer's EIN                              Federal School Code Indicator     009999
  Preparer's Signature                        Reject Override Codes:
                                              B:   N:   W:
                                              Assumption Override Codes:
                                              1:    2:    3:    4:    5:    6:
-----------------------------------------------------------------------------------
  FAA Information                             Early Analysis Flag
  Date ISIR Received            09/11/2002    Rejects Met:                  2 ,10,15
  Verification Flag                      N
  System Generated Indicator                  Dependency Override
  FAA Adjustment                              Duplicate Request
  Transaction Receipt Date      06/07/2002    Correction # Applied To
  Reprocessing Code                           Application Receipt Date      06/07/2002
  Processed Record Type                       Input Record Type                      S

 Paid EFC Type               Pell Elig Flag                  Intermediate Values
 Primary EFC                 Secondary EFC                   TI          PCA
 Mon 1      Mon 7            Mon 1      Mon 7                ATI         AAI
 Mon 2      Mon 8            Mon 2      Mon 8                STX         TSC
 Mon 3      Mon 10           Mon 3      Mon 10               EA          TPC
 Mon 4      Mon 11           Mon 4      Mon 11               IPA         PC
 Mon 5      Mon 12           Mon 5      Mon 12               AI          STI
 Mon 6                       Mon 6                           CAI         SATI
                                                             DNW         SIC
                                                             NW          SDNW
                                                             APA         SCA
                                                                         FTI
 Auto Zero EFC Flag                                          Duplicate SSN Flag
 EFC Change Flag NO CHANGE                                   Subsequent App Flag
 SNT Flag                NO

 Match Flags: SSN 4  SSA A  INS    PRI 0  SS    NSLDS 1  VA  3 INS Sec. Conf.
              INS Ver. No.                      SS Registration Flag Y
              NSLDS Transaction Number    1     NSLDS Database Results Flag  3

 Comments:    047,272,031,173,273,108,168,129,049,274
              016,006,119,140


   *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
 Page 3 of 3
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Use information from the student's profile, the ISIR (next 3 pages) and Supplement D to complete the exercise.

Practice Profile 4-A: Linda Wren is a returning undergraduate student working on a degree in music. Each year, she files her FAFSA electronically.

1. Review Linda's ISIR, check off each issue that applies, identify the corresponding codes and match flags, and write in what action needs to be taken to resolve the issue(s).

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)			
	Assumption(s)			
	Data match problem(s)			
	Verification	N/A	N/A	

2. Complete the checklist. Check the box if the student meets the criteria or the criteria does not apply.

✓	Basic Eligibility Criteria Checklist	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
	8. Has a high school diploma or its equivalent	FAFSA #31
	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Did Linda really file via the Web? How can you tell?

4. What options does her parent have for submitting a signature?

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                2002-2003 Institutional Student Information Record

                                                                          [4-A]
**************************************************************************
    * IMPORTANT: Read ALL information to find out what to do with this Report.   *
**************************************************************************
                                                          OMB Number: 1845-0008
LINDA D. WREN                                                   JULY 11, 2002
919 THIRD STREET
MONROEVILLE NJ 08343                                                EFC

047
There are issues with your application information that need to be resolved before your
eligibility can be determined.  Read this letter carefully and review any items marked
on this ISIR.  After making all necessary corrections, you and your parent must return
all documentation to your school.

108
Your parent did not sign your application or the corrections you submitted.  If your
parent is not able to sign, see your Financial Aid Administrator or High School
Counselor.

006
If you need additional help with your ISIR, contact your school Financial Aid
Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID
(1-800-433-3243).  If your address changes, contact your school or call 1-800-4FED-AID
to make the correction on your record.




                              Page  1 of 3                    262-95-1718 WR 01
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2002-2003 Institutional Student Information Record

Student ID	262-95-1718 WR 01

STEP ONE (THE STUDENT) (Q1 - Q35)

Name	LINDA D. WREN
Address:	919 THIRD STREET MONROEVILLE NJ 08343
Social Security Number	262-95-1718
Date of Birth	03/05/1981
Permanent Home Phone #	(856)555-1212
E-mail Address	
Driver's License #	SFA-111555111-NJ
Citizenship Status	U.S. CITIZEN
Alien Registration Number	
Marital Status	UNMARRIED
Marital Status Date	
Enroll Plan Summer 2002	NOT ATTENDING
Enroll Plan Fall 2002	FULL TIME/NOT SURE
Enroll Plan Wint 2002-3	FULL TIME/NOT SURE
Enroll Plan Spring 2003	FULL TIME/NOT SURE
Enroll Plan Summer 2003	LESS THAN 1/2
Father's Educational Level	HIGH SCHOOL
Mother's Educational Level	HIGH SCHOOL
State of Legal Residence	NJ
Legal Resident before 1-1-1997?	YES
Legal Residence Date	
Are You Male?	NO
Register for Selective Service?	
Degree/Certificate	1st BA
Grade Level in College	3rd YR/JUNIOR
HS Diploma or GED Received?	YES
First Bachelor's Degree by 7-1-2002?	NO
Interested in Student Loans?	YES
Interested in Student Employment?	YES
Drug Conv Affecting Elig?	NO

STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)

Tax Return Filed?	COMPLETED
Type of 2001 Tax Return Used	1040A/EZ/TEL
Eligible to File 1040A or 1040EZ?	YES
Adjusted Gross Income	5843
U.S. Income Tax Paid	129
Exemptions Claimed	00
Student's Inc Earned From Work	5843
Spouse's Inc Earned From Work	
Total from Worksheet A	0
Total from Worksheet B	0
Total from Worksheet C	0

EFC	
Dependency Status	X
Net Worth of Investments	0
Net Worth of Business/Farm	0
Cash, Savings, and Checking	537
No. of Months VA Benefits Received	
Monthly VA Educational Benefits	0

STEP THREE (THE STUDENT) (Q52 - Q58)

Born Before 1-1-1979?	NO
Master's/Doctorate Prog. in 2002-2003?	NO
Is Student Married?	NO
Have Children You Support?	NO
Dependents Other Than Children/Spouse?	NO
Orphan or Ward of the Court?	NO
Veteran of U.S. Armed Forces?	NO

STEP FOUR (PARENTS) (Q59 - Q83)

Marital Status	MARRIED/REMARRIED
Father's/Stepfather's SSN	255-53-3928
Father's Last Name	WREN
Mother's/Stepmother's SSN	256-59-0204
Mother's Last Name	WREN
Number of Family Members	04
Number in College in 2002-2003	1
State of Legal Residence	NJ
Legal Residents before 1-1-1997?	YES
Legal Residence Date	
Age of Older Parent	53
Tax Return Filed?	COMPLETED
Type of 2001 Tax Return Used	1040
Eligible to File 1040A or 1040EZ?	NO
Adjusted Gross Income	82371
U.S. Income Tax Paid	10401
Exemptions Claimed	04
Father's Inc Earned From Work	80336
Mother's Inc Earned From Work	7295
Total from Worksheet A	0
Total from Worksheet B	0
Total from Worksheet C	1322
Net Worth of Investments	0
Net Worth of Business/Farm	258052
Cash, Savings, and Checking	4500

STEP FIVE (STUDENT HH) (Q84 - Q85)

Number Family Members	
Number in College in 2002-2003	

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Page 2 of 3

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                  2002-2003 Institutional Student Information Record


 Student ID                262-95-1718 WR 01  EFC
 Last Name                             WREN
 STEP SIX (Q86 - Q97)
 School #1  006901  Housing #1
 School #2  009999  Housing #2    ON CAMPUS
 School #3          Housing #3
 School #4          Housing #4             OFFICE INFORMATION
 School #5          Housing #5             DRN
 School #6          Housing #6             Primary EFC Type
                                           Secondary EFC Type
 STEP SEVEN (Q98 - Q102)                   Processed Date                   07/11/2002
 Date Application Completed      06/25/2002 Application Source              RENEWAL WEB
 Signed By                        APPLICANT ISIR Transaction Type       AUTOMATIC ISIR
 Preparer's SSN                            Source of Correction
 Preparer's EIN                            Federal School Code Indicator        009999
 Preparer's Signature                      Reject Override Codes:
                                           B:   N:   W:
                                           Assumption Override Codes:
                                           1:   2:   3:   4:   5:   6:
-------------------------------------------------------------------------------------
 FAA Information                           Early Analysis Flag
 Date ISIR Received              09/11/2002 Rejects Met:                             15
 Verification Flag                        N
 System Generated Indicator                Dependency Override
 FAA Adjustment                            Duplicate Request
 Transaction Receipt Date        06/25/2002 Correction # Applied To
 Reprocessing Code                         Application Receipt Date         06/25/2002
 Processed Record Type                     Input Record Type                         R

Paid EFC Type            Pell Elig Flag                    Intermediate Values
Primary EFC              Secondary EFC                     TI          PCA
Mon 1       Mon 7        Mon 1       Mon 7                 ATI         AAI
Mon 2       Mon 8        Mon 2       Mon 8                 STX         TSC
Mon 3       Mon 10       Mon 3       Mon 10                EA          TPC
Mon 4       Mon 11       Mon 4       Mon 11                IPA         PC
Mon 5       Mon 12       Mon 5       Mon 12                AI          STI
Mon 6                    Mon 6                             CAI         SATI
                                                           DNW         SIC
                                                           NW          SDNW
                                                           APA         SCA
                                                                       FTI
Auto Zero EFC Flag                                         Duplicate SSN Flag
EFC Change Flag NO CHANGE                                  Subsequent App Flag
SNT Flag                 NO

Match Flags: SSN 4  SSA A  INS    PRI 0  SS    NSLDS 1  VA    INS Sec. Conf.
             INS Ver. No.                      SS Registration Flag
             NSLDS Transaction Number     1    NSLDS Database Results Flag  1

Comments: 047,108,006


         *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
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Page 3 of 3

Use information from the student's profile, the ISIR (next 3 pages) and Supplement D to complete the exercise.

Practice Profile 4-B: Leif Koenig is set to earn his bachelor's degree in Political Science on time—and with a 4.0 GPA! Although all he needs to complete his degree is 6 credits in the fall and 6 in spring, he's so excited about applying to graduate school that he's decided to also take 6 graduate credit hours each semester.

1. Review Leif's ISIR, check off each issue that applies, identify the corresponding codes and match flags, and write in what action needs to be taken to resolve the issue(s).

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)			
	Assumption(s)			
	Data match problem(s)			
	Verification	N/A	N/A	

2. Complete the checklist. Check the box if the student meets the criteria or the criteria does not apply.

✓	Basic Eligibility Criteria Checklist	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
	8. Has a high school diploma or its equivalent	FAFSA #31
	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Assuming Leif gets all of his ISIR problems corrected, are there other issues impacting his eligibility to receive federal student financial aid? If so, what?

2002-2003 Institutional Student Information Record

[4-B]

****

* IMPORTANT: Read ALL information to find out what to do with this Report. *

****

OMB Number: 1845-0008

JUNE 10, 2002

LEIF H. KOENIG
39-A CENTRAL AVE
LINCOLN NE 68502

EFC C

050
There are issues with your application information that need to be resolved before your eligibility can be determined. Read this letter carefully and review any items marked on this ISIR. After making all necessary corrections, you must return all documentation to your school.

272
ISSUES AFFECTING YOUR ELIGIBILITY

053
You left "Drug Conviction Affecting Eligibility?" blank. Your failure to provide an answer to this question makes you ineligible to receive Title IV aid. Either indicate that you have never been convicted of possessing or selling illegal drugs or use the enclosed worksheet to determine your answer to this question. In any case, you can correct this item by calling 1-800-4FED-AID (1-800-433-3243) or by going to www.fafsa.ed.gov. You can also see your Financial Aid Administrator for assistance. Please understand that a drug conviction does not necessarily disqualify you from receiving student aid.

273
WHAT YOU MUST DO NOW

160
You did not sign your application or correction. You must sign and return this ISIR before we can determine your eligibility for federal student aid.

130
You must provide your income information in Step Two.

151
You must provide your asset information in Step Two.

059
The Social Security Administration could not determine if the social security number you reported belongs to you because you did not give us your last name, date of birth and/or signature. Review these items and make the necessary corrections.

74
OTHER INFORMATION YOU NEED TO KNOW

021
Your total income appears to be unusually low. Review your information and make corrections if necessary.

006
If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED-AID to make the correction on your record.

Page 1 of 4 604-37-1397 KO 01

```
                  2002-2003 Institutional Student Information Record

*****************************************************************************************
     * IMPORTANT: Read ALL information to find out what to do with this Report.     *
*****************************************************************************************
                                                                 OMB Number: 1845-0008
LEIF H. KOENIG                                                       JUNE 10, 2002
39-A CENTRAL AVE
LINCOLN NE 68502                                                     EFC        C

119
Rejected, transaction number 03 through 10.

131
NSLDS match not completed.

137
No relevant information found on NSLDS database.
```

```
                 2002-2003 Institutional Student Information Record

Student ID                     604-37-1397 KO 01  EFC                                      C
STEP ONE (THE STUDENT) (Q1 - Q35)                 Dependency Status                        Y
Name                              LEIF H. KOENIG
Address:                        39-A CENTRAL AVE hNet Worth of Investments
                               LINCOLN, NE 68502 hNet Worth of Business/Farm
Social Security Number               604-37-1397 hCash, Savings, and Checking
Date of Birth                         06/04/1970  No. of Months VA Benefits Received
Permanent Home Phone #             (402)555-1212  Monthly VA Educational Benefits
E-mail Address                 lk2002@excite.com
Driver's License #              SFA-111555111-NE  STEP THREE (THE STUDENT) (Q52 - Q58)
Citizenship Status                  U.S. CITIZEN  Born Before 1-1-1979?                  YES
Alien Registration Number                         Master's/Doctorate Prog. in 2002-2003?  NO
Marital Status                 MARRIED/REMARRIED  Is Student Married?                    YES
Marital Status Date                      02/1994 *Have Children You Support?              NO
Enroll Plan Summer 2002                           Dependents Other Than Children/Spouse?  NO
Enroll Plan Fall 2002         FULL TIME/NOT SURE  Orphan or Ward of the Court?            NO
Enroll Plan Wint 2002-3                           Veteran of U.S. Armed Forces?           NO
Enroll Plan Spring 2003
Enroll Plan Summer 2003                           STEP FOUR (PARENTS) (Q59 - Q83)
Father's Educational Level                        Marital Status
Mother's Educational Level                        Father's/Stepfather's SSN
State of Legal Residence                      NE Father's Last Name
Legal Resident before 1-1-1997?                   Mother's/Stepmother's SSN
Legal Residence Date                              Mother's Last Name
Are You Male?                                YES  Number of Family Members
Register for Selective Service?                   Number in College in 2002-2003
Degree/Certificate                        1st BA  State of Legal Residence                NE
Grade Level in College              4th YR/SENIOR  Legal Residents before 1-1-1997?
HS Diploma or GED Received?                  YES  Legal Residence Date
First Bachelor's Degree by 7-1-2002?          NO  Age of Older Parent
Interested in Student Loans?                 YES  Tax Return Filed?
Interested in Student Employment?                 Type of 2001 Tax Return Used          1040
Drug Conv Affecting Elig?                         Eligible to File 1040A or 1040EZ?
                                                  Adjusted Gross Income
STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)           U.S. Income Tax Paid
Tax Return Filed?                      COMPLETED  Exemptions Claimed
Type of 2001 Tax Return Used                1040  Father's Inc Earned From Work
Eligible to File 1040A or 1040EZ?                 Mother's Inc Earned From Work
hAdjusted Gross Income                            Total from Worksheet A
*U.S. Income Tax Paid                          0  Total from Worksheet B
hExemptions Claimed                               Total from Worksheet C
hStudent's Inc Earned From Work                   Net Worth of Investments
hSpouse's Inc Earned From Work                    Net Worth of Business/Farm
hTotal from Worksheet A                           Cash, Savings, and Checking
hTotal from Worksheet B
 Total from Worksheet C                           STEP FIVE (STUDENT HH) (Q84 - Q85)
                                                 *Number Family Members                   02
                                                 *Number in College in 2002-2003           1

     *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                   Page  3 of 4
                 2002-2003 Institutional Student Information Record

Student ID                604-37-1397 KO 01    EFC                                  C
Last Name                             KOENIG
STEP SIX (Q86 - Q97)
School #1  009999  Housing #1   OFF CAMPUS
School #2          Housing #2
School #3          Housing #3
School #4          Housing #4            OFFICE INFORMATION
School #5          Housing #5            DRN
School #6          Housing #6            Primary EFC Type
                                         Secondary EFC Type
STEP SEVEN (Q98 - Q102)                  Processed Date                      06/10/2002
Date Application Completed               Application Source                         MDE
Signed By                                ISIR Transaction Type           AUTOMATIC ISIR
Preparer's SSN                           Source of Correction
Preparer's EIN                           Federal School Code Indicator           009999
Preparer's Signature                     Reject Override Codes:
                                         B:   N:   W:
                                         Assumption Override Codes:
                                         1:   2:   3:   4:   5:   6:
-------------------------------------------------------------------------------------
FAA Information                          Early Analysis Flag
Date ISIR Received            09/11/2002 Rejects Met:                       2 ,1 ,14
Verification Flag                      N
System Generated Indicator               Dependency Override
FAA Adjustment                           Duplicate Request
Transaction Receipt Date      05/03/2002 Correction # Applied To
Reprocessing Code                        Application Receipt Date          *03/21/2002
Processed Record Type                  H Input Record Type

Paid EFC Type              Pell Elig Flag                 Intermediate Values
Primary EFC                Secondary EFC                  TI          PCA
Mon 1      Mon 7           Mon 1      Mon 7               ATI         AAI
Mon 2      Mon 8           Mon 2      Mon 8               STX         TSC
Mon 3      Mon 10          Mon 3      Mon 10              EA          TPC
Mon 4      Mon 11          Mon 4      Mon 11              IPA         PC
Mon 5      Mon 12          Mon 5      Mon 12              AI          STI
Mon 6                      Mon 6                          CAI         SATI
                                                          DNW         SIC
                                                          NW          SDNW
                                                          APA         SCA
                                                                      FTI
Auto Zero EFC Flag                                        Duplicate SSN Flag
EFC Change Flag NO CHANGE                                 Subsequent App Flag
SNT Flag              NO

Match Flags: SSN 8  SSA A  INS    PRI 8  SS    NSLDS 8  VA    INS Sec. Conf.
             INS Ver. No.                     SS Registration Flag
             NSLDS Transaction Number    1    NSLDS Database Results Flag  4

Comments:   050,272,053,273,160,130,151,059,274, 021
            006,119,131,137


     *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                  Page  4 of 4
```

Practice Profile: Leif Koenig (subsequent transaction)

Note: Your school received a subsequent ISIR transaction for Leif Koenig. It begins on the following page.

1. Use the information provided on the second ISIR to determine what issues from his first ISIR (listed below) were resolved. Mark through each resolved issue. Then identify any new issues that must be resolved.

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
✓	Reject(s)	2, 1, 14		Incomplete application – student did not provide income and asset information (130, 151); student did not sign FAFSA (160). Need student's income and asset information, and signature.
✓	Assumption(s)			Student's taxes paid; no children to support; number of family members; number in college
✓	Data match problem(s)			Drug conviction question left blank (053); student must respond. Note: SSN (059)and NSLDS Financial Aid History (131) matches not done because the student didn't sign the application.
	Verification	N/A	N/A	

2. Using the information from the new ISIR, update Leif's eligibility checklist.

✓	Basic Eligibility Criteria Checklist	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
✓	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
✓	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

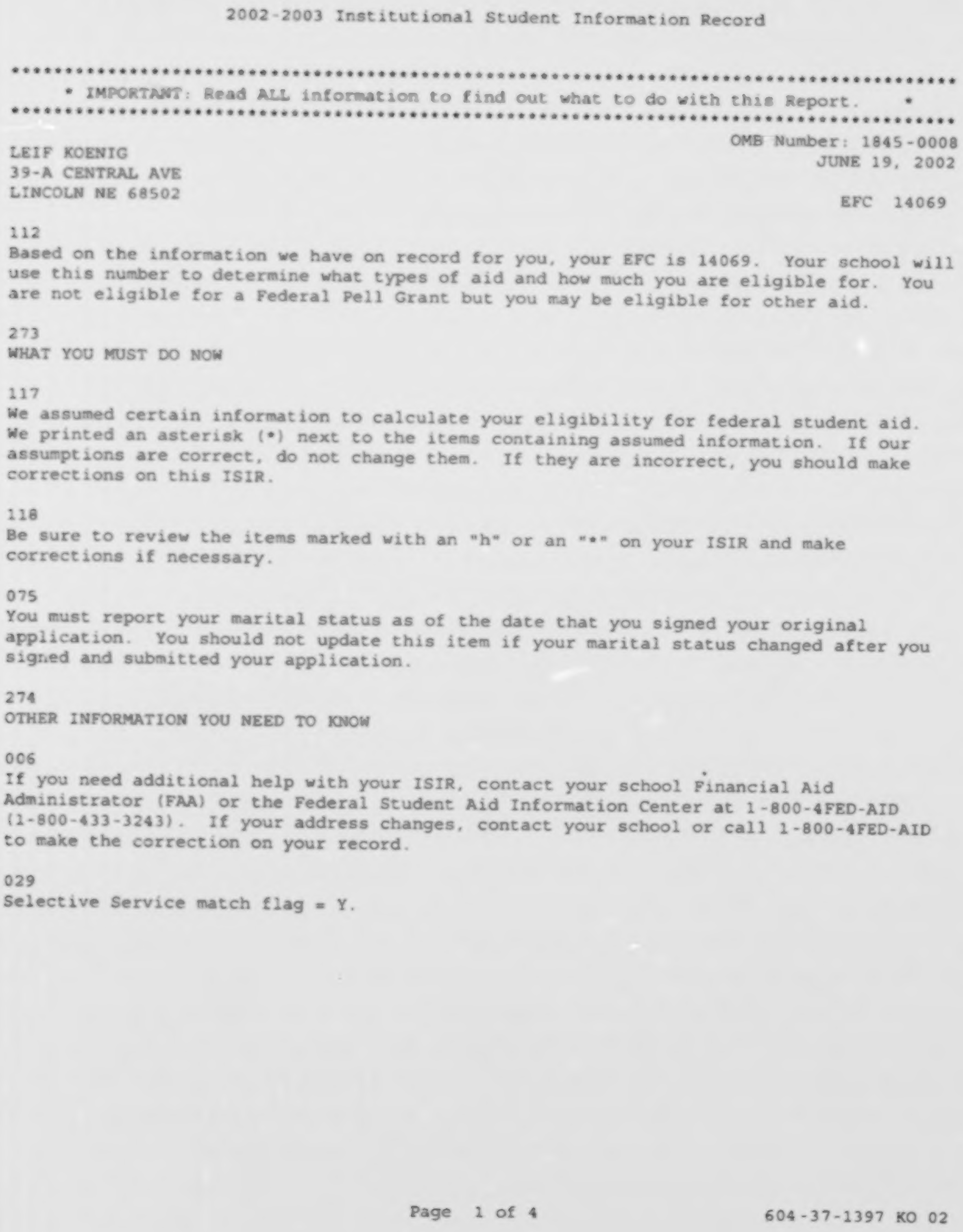
3. Was the source of the second ISIR transaction NSLDS Post Screening? If not, what was it? ____________

4. What were the date, type and amount of Leif's most recent loan disbursement? ____________

5. Although this is Leif's second ISIR transaction, it is only his first NSLDS transaction. Why?

____

BEST COPY AVAILABLE



2002-2003 Institutional Student Information Record

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*************************************************************************************
     * IMPORTANT: Read ALL information to find out what to do with this Report.    *
*************************************************************************************
```

OMB Number: 1845-0008
JUNE 19, 2002

LEIF KOENIG
39-A CENTRAL AVE
LINCOLN NE 68502

EFC 14069

112
Based on the information we have on record for you, your EFC is 14069. Your school will use this number to determine what types of aid and how much you are eligible for. You are not eligible for a Federal Pell Grant but you may be eligible for other aid.

273
WHAT YOU MUST DO NOW

117
We assumed certain information to calculate your eligibility for federal student aid. We printed an asterisk (*) next to the items containing assumed information. If our assumptions are correct, do not change them. If they are incorrect, you should make corrections on this ISIR.

118
Be sure to review the items marked with an "h" or an "*" on your ISIR and make corrections if necessary.

075
You must report your marital status as of the date that you signed your original application. You should not update this item if your marital status changed after you signed and submitted your application.

274
OTHER INFORMATION YOU NEED TO KNOW

006
If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED-AID to make the correction on your record.

029
Selective Service match flag = Y.

Page 1 of 4

604-37-1397 KO 02

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                  2002-2003 Institutional Student Information Record

 Student ID                 604-37-1397 KO 02   EFC                                 14069

 STEP ONE (THE STUDENT) (Q1 - Q35)              Dependency Status                       I
 Name                            LEIF KOENIG
 Address:                    39-A CENTRAL AVE   Net Worth of Investments                0
                             LINCOLN NE 68502   Net Worth of Business/Farm              0
 Social Security Number           604-37-1397   Cash, Savings, and Checking          300#
 Date of Birth                     06/04/1970   No. of Months VA Benefits Received      0
 Permanent Home Phone #         (402)555-1212   Monthly VA Educational Benefits
 E-mail Address              lk2002@excite.com
 Driver's License #        SFA-111555111-NE    STEP THREE (THE STUDENT) (Q52 - Q58)
 Citizenship Status               U.S. CITIZEN   Born Before 1-1-1979?                 YES
 Alien Registration Number                      Master's/Doctorate Prog. in 2002-2003? NO
hMarital Status             MARRIED/REMARRIED  hIs Student Married?                   YES
 Marital Status Date                  02/1994  *Have Children You Support?             NO
 Enroll Plan Summer 2002 FULL TIME/NOT SURE#    Dependents Other Than Children/Spouse?  NO
 Enroll Plan Fall 2002   FULL TIME/NOT SURE     Orphan or Ward of the Court?            NO
 Enroll Plan Wint 2002-3 FULL TIME/NOT SURE#    Veteran of U.S. Armed Forces?           NO
 Enroll Plan Spring 2003 FULL TIME/NOT SURE#
 Enroll Plan Summer 2003                        STEP FOUR (PARENTS) (Q59 - Q83)
 Father's Educational Level  COLLEGE/BEYOND#    Marital Status
 Mother's Educational Level  COLLEGE/BEYOND#    Father's/Stepfather's SSN
 State of Legal Residence                 NE    Father's Last Name                  BROWN#
 Legal Resident before 1-1-1997?        YES#    Mother's/Stepmother's SSN
 Legal Residence Date                           Mother's Last Name                  BROWN#
 Are You Male?                           YES    Number of Family Members
 Register for Selective Service?                Number in College in 2002-2003
 Degree/Certificate                   1st BA    State of Legal Residence                NE
 Grade Level in College        4th YR/SENIOR    Legal Residents before 1-1-1997?      YES#
 HS Diploma or GED Received?             YES    Legal Residence Date
 First Bachelor's Degree by 7-1-2002?     NO    Age of Older Parent                    51#
 Interested in Student Loans?            YES    Tax Return Filed?               COMPLETED#
 Interested in Student Employment?              Type of 2001 Tax Return Used          1040
 Drug Conv Affecting Elig?               NO#    Eligible to File 1040A or 1040EZ?
                                                Adjusted Gross Income
 STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)        U.S. Income Tax Paid
 Tax Return Filed?                 COMPLETED    Exemptions Claimed
 Type of 2001 Tax Return Used           1040    Father's Inc Earned From Work
 Eligible to File 1040A or 1040EZ?              Mother's Inc Earned From Work
 Adjusted Gross Income                47610#    Total from Worksheet A
 U.S. Income Tax Paid                  2456#    Total from Worksheet B
 Exemptions Claimed                      04#    Total from Worksheet C
 Student's Inc Earned From Work       27560#    Net Worth of Investments
 Spouse's Inc Earned From Work        20050#    Net Worth of Business/Farm
 Total from Worksheet A                         Cash, Savings, and Checking
 Total from Worksheet B
 Total from Worksheet C                         STEP FIVE (STUDENT HH) (Q84 - Q85)
                                               *Number Family Members                   02
                                               *Number in College in 2002-2003           1


       *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                    Page  2 of 4
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                    2002-2003 Institutional Student Information Record

 Student ID               604-37-1397 KO 02    EFC                                14069
 Last Name                            KOENIG
 STEP SIX (Q86 - Q97)
 School #1  009999  Housing #1   OFF CAMPUS#
 School #2          Housing #2
 School #3          Housing #3
 School #4          Housing #4               OFFICE INFORMATION
 School #5          Housing #5               DRN
 School #6          Housing #6               Primary EFC Type                         2
                                             Secondary EFC Type
 STEP SEVEN (Q98 - Q102)                     Processed Date                  06/19/2002
 Date Application Completed                  Application Source                     MDE
 Signed By                         APPLICANT#  ISIR Transaction Type       AUTOMATIC ISIR
 Preparer's SSN                              Source of Correction             APPLICANT
 Preparer's EIN                              Federal School Code Indicator       009999
 Preparer's Signature                        Reject Override Codes:
                                             B:   N:   W:
                                             Assumption Override Codes:
                                             1:   2:   3:   4:   5:   6:
---------------------------------------------  -------------------------------------------
 FAA Information                             Early Analysis Flag
 Date ISIR Received               06/26/2002 Rejects Met:
 Verification Flag                         N
 System Generated Indicator                  Dependency Override
 FAA Adjustment                              Duplicate Request
 Transaction Receipt Date         06/13/2002 Correction # Applied To                 02
 Reprocessing Code                           Application Receipt Date        03/21/2002
 Processed Record Type                     H Input Record Type                        M

Paid EFC Type      PRIMARY  Pell Elig Flag                      Intermediate Values
Primary EFC          14069  Secondary EFC                       TI      47610 PCA
Mon 1    1563 Mon 7  10941  Mon 1         Mon 7                 ATI     19472 AAI
Mon 2    3126 Mon 8  12504  Mon 2         Mon 8                 STX      1904 TSC
Mon 3    4689 Mon 10 14069  Mon 3         Mon 10                EA       3000 TPC
Mon 4    6252 Mon 11 14069  Mon 4         Mon 11                IPA      8470 PC
Mon 5    7815 Mon 12 14069  Mon 5         Mon 12                AI      28138 STI
Mon 6    9378               Mon 6                               CAI     14069 SATI
                                                                DNW    -15700 SIC
                                                                NW        300 SDNW
                                                                APA     16000 SCA       0
                                                                           FTI     47610
Auto Zero EFC Flag                                              Duplicate SSN Flag
EFC Change Flag NO CHANGE                                       Subsequent App Flag
SNT Flag                 NO

Match Flags: SSN 4  SSA A  INS    PRI 0  SS Y  NSLDS 1  VA    INS Sec. Conf.
             INS Ver. No.                      SS Registration Flag
             NSLDS Transaction Number    1     NSLDS Database Results Flag  1

Comments:   112,273,117,118,075,274,006,029


     *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                   Page  3 of 4
```

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                  2002-2003 Institutional Student Information Record
LEIF KOENIG
604-37-1397
2002-2003 NSLDS FINANCIAL AID HISTORY                        Processed: 06/19/2002
This page contains your previous financial aid information, which is contained in the
National Student Loan Data System (NSLDS).  Your Financial Aid Administrator will use it
to determine your eligibility.
*************************************************************************************
 Overpayment: Contact:  Discharged:N  Defaulted   Loan Sat.    Active      Post Screening
                                      Loans:N     Repayment:N  Bankruptcy:N  Reason:

Pell:      N   N/A
FSEOG:     N   N/A
Perkins:   N   N/A
*************************************************************************************
Aggregate Amounts:                  Outstanding     Pending          Total:
 FFEL/Direct Loans:                 Prin. Bal.:     Disb(s):
Subsidized Loans:                   $  5,500        $       0        $  5,500
Unsubsidized Loans:                 $  1,219        $       0        $  1,219
Combined Loans:                     $  6,719        $       0        $  6,719
FFEL Consol. Loans:                 $    N/A                         $    N/A
 Perkins Loans:
Outstanding Principal Bal.:     $    N/A  Current Year Loan Amount:  $    N/A

*************************************************************************************
 Pell Payment Data:
Sch.Code:          Tran:     Sch.Amt:       Award Amt:       Disb.Amt:       Rem.Amt:
%Sch.Used:      As Of:            Pell Verification Flag:   EFC:
Sch.Code:          Tran:     Sch.Amt:       Award Amt:       Disb.Amt:       Rem.Amt:
%Sch.Used:      As Of:            Pell Verification Flag:   EFC:
Sch.Code:          Tran:     Sch.Amt:       Award Amt:       Disb.Amt:       Rem.Amt:
%Sch.Used:      As Of:            Pell Verification Flag:   EFC:
*************************************************************************************
Loan Detail:                    Net Loan   Begin       End      GA    School  Grade   Contact
                                Amount     Date        Date     Code  Code    Level
Code/Type
                                  Additional    Loan        Capitalized  Date of   Amt of
                                  Unsub         Type        Interest    Last Disb Last Disb

 FFEL Stafford Subsidized    $  5,500 05/06/2002 08/22/2002 800 00999900  3   824135/LEN
                                  Neither       Recent      NO          05/24/2002 $5500
Status Code IA as of 05/20/2002
Outstanding Bal. $5,500 as of 05/24/2002

 FFEL Stafford Unsubsidized  $  1,219 05/06/2002 08/22/2002 800 00999900  3   824135/LEN
                                  Neither       Recent      NO          05/28/2002 $1219
Status Code IA as of 05/20/2002
Outstanding Bal. $1,219 as of 05/28/2002

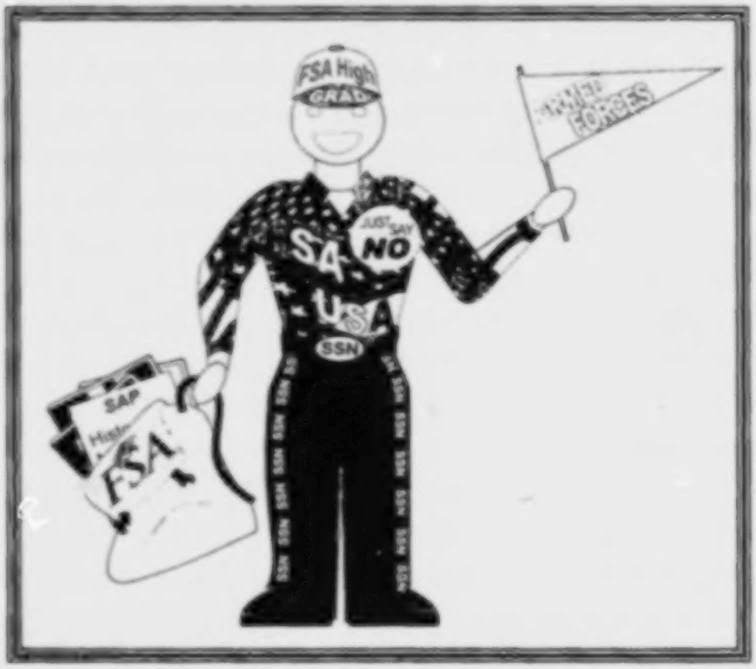
MPN Information

Direct Loan MPN:          No MPN on File




                                   Page  4 of 4                    604-37-1397 KO 02
```

Challenge:
Complete the following short story blanks to test your knowledge on eligibility! (Supplement C has the completed version.)



The Short Story Version of Student Eligibility

A college student who wants to receive federal student financial aid must meet both _ _ _ _ _ and _ _ _ _ _ _ _ -_ _ _ _ _ _ _ _ eligibility criteria. The first step to establishing eligibility is for the student to complete/submit the_ _ _ _ _. The data provided is processed by the _ _ _, and the results are reported to the school in the form of an _ _ _ _ _ _ document called the ISIR. Without regard to financial need, the ISIR provides the school information about the applicant's _ _ _ _ _ eligibility.

The _ _ _ processes the student's data on 2 levels. It _ _ _ _ _ the data to make sure it is _ _ _ _ _ _ _ _, _ _ _ _ _ _ _ _ _ _, and _ _ _ _ _. It also performs _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ with certain federal agencies that in turn verify the student's _ _ _ _ _ _ _ _ and _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _. To keep the school up to date about the student's eligibility, the _ _ _ _ _ sends information about the student's _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ to the _ _ _ on an ongoing basis. This information is then forwarded to the _ _ _ _ _ _ for review.

Federal Student Financial Aid (Title IV)
Basic Eligibility Criteria Checklist

Student: *Pat*

Check the box if student meets the criteria or the criteria does not apply.

✓	Eligibility Criteria	Cross Reference
✓	1. Has a valid Social Security number	FAFSA #8
✓	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
✓	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
✓	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
✓	11. Does not owe loan or grant overpayment	NSLDS Financial Aid History on ISIR
✓	12. Does not have a Title IV student loan in default	NSLDS Financial Aid History on ISIR
✓	13. Has not borrowed in excess of loan limits	NSLDS Financial Aid History on ISIR
✓	14. Is maintaining satisfactory academic progress	School Records

Comments: ____________________

Lesson 1: Key Learning Points

True or False

False 1. All aid applicants must have earned a high school diploma.

True 2. An applicant who has completed a secondary home school program that is treated as a home school or private school under state law is eligible for federal student financial aid.

False 3. A student whose parent is neither a U.S. citizen nor eligible noncitizen is not eligible to apply for federal student aid.

False 4. In some instances, students who are dually enrolled in high school and college are eligible to receive some forms of federal student aid.

True 5. Applicants self-certify that they do not have a federal or state conviction from the sale or possession of a controlled substance.

False 6. The term "regular student" refers only to students who are enrolled in the school's traditional undergraduate degree programs offered during the day.

False 7. Being accredited is the only criteria a program must meet to be considered eligible for federal student aid.

True 8. Within guidelines, schools are free to establish the satisfactory academic progress criteria that their students must meet.

False 9. The information provided via the NSLDS Financial Aid History does not impact a student's basic financial aid eligibility.

False 10. The requirement that a male U.S. citizen or eligible noncitizen is registered with the Selective Service System from age 18 to 25 is no longer applicable once he reaches age 26.

False 11. To establish a student's eligibility, a school uses only the applicant's self-certification that they are not in default on a student loan and do not owe a grant and/or loan repayments

Profile 1: Phoebe Greene is a first-time freshman who completed high school via a home study program. Although she has been accepted as a regular student, she must take a remedial math course as part of her full-time course load her first semester.

1. Phoebe's ISIR issues

✓	**ISIR Issue**	**Reject Code(s)**	**Match Flag(s)**	**Comment Code(s) and Resolution(s)**
	Reject(s)			
	Assumption(s)			
✓	Data match problem(s)		SSA=3 SSN=N NSLDS=7	**Can't confirm SSN (061), citizenship (062) or financial aid history (138) because student's name doesn't match with SSA and NSLDS. If name is correct, student may provide documentation to explain discrepancy. Also, should correct with SSA. If name is incorrect, SAR/ISIR should be corrected.**
	Verification	N/A	N/A	

2. Phoebe's basic eligibility

✓	**Basic Eligibility Criteria Checklist**	**Cross Reference**
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
✓	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
✓	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. What impact does Phoebe's taking a remedial math course have on her federal student aid eligibility? Explain.

None. She is not enrolled solely in remedial coursework.

Philip De Cambrio is a returning undergraduate student for whom your school received ISIR transaction 01 in January.

In August, your school received system-generated ISIR transaction 02. Review pages 35 to 40 to answer the following questions.

1. Looking at the ISIR (page 38), what two fields tell you that this was a system-generated ISIR transaction?

   Source of Correction = CPS

   System Generated Indication = N

2. Looking at the first page of each transaction (pages 35-36), what changed?

   01 - Comment 258 indicates that student is close to subsidized loan limit

   02 - Comment 254 indicates that student *may have* exceeded subsidized loan limit, while Comment 270 indicates that his is close to total limit

3. Looking at the NSLDS information (pages 39-40), what field tells you why the second ISIR was generated?

   Post Screening (Reason 9 = exceeded subsidized loan limit)

4. Does this particular NSLDS Financial Aid History provide enough information to determine the impact on Philip's eligibility for federal student aid? Why or why not?

   Yes, because whether you're independent or dependent the sum of the loans cannot exceed 23,000

5. If Philip is disputing the information, w\at resource should you use to further check into this issue

   NSLDS

6. You've determined that the information is accurate. Is Philip still eligible for federal student aid?

   It depends on the outcome of the further checking; if that information is accurate, then he is not eligible.

Lesson 2: Key Learning Points

Non-Matching Items

1. Match flags ~~Federal school code~~ Edit codes Edit comments

   Results of CPS processing application data that indicate data problems or possible errors

2. Regular student Valid SSN Maintain SAP ~~E-mail address~~

   Some of the basic eligibility criteria that students must meet for aid

3. Postscreening ~~CPS~~ Prescreening Transfer student monitoring

   NSLDS functions

4. VA SSA INS ~~ED~~

   Databases against which the applicant's data is matched by CPS

5. SSN Name ~~Address~~ DOB

   Applicant data that CPS matches against other databases

6. SSA NSLDS SSS ~~TSA~~

   ~~Databases against which the applicant's data is matched by CPS~~

7. Inform ~~Calculate~~ Alert Monitor

   3 of the 4 steps to the NSLDS Transfer Student Monitoring Process

8. Complete Consistent ~~No signature~~ Valid

   CPS edits applicant data to make sure it is complete, consistent and valid

9. ~~COD~~ ISIR SAR CPS

   After processing applicant data, CPS provides output documents to school and student

10. Schools Lenders ~~FSA~~ Servicers

    Outside entities that report student aid recipient information to NSLDS

Practice Profile 1-A: Peter Berg is a 4th year undergraduate working to complete a bachelor's degree in history via an online program. All of his school's undergraduate programs are approved to award Title IV student financial aid.

1. Peter's ISIR issues

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)			
	Assumption(s)			
✓	Data match problem(s)			**Student may have received loan in excess of loan limits (261). Determine if student borrowed in excess of limits; if so, must repay or make satisfactory repayment arrangements.**
	Verification	N/A	N/A	

2. Peter's basic eligibility

✓	Basic Eligibility Criteria Checklist	Cross Reference
✓	1. Has a valid Social Security number	FAFSA #8
✓	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
✓	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
✓	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
✓	11. Does not owe loan or grant overpayment	Financial Aid History
✓	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. How does comment code 261 on Peter's ISIR impact his eligibility?

If he has in fact exceeded his loan limits, he is ineligible. However, there is not enough information to know for sure so further investigation is needed

Practice Profile 1-B: Frances "Fran" Bielec is an undergraduate student working on a degree in art. After a year-long recovery from a very serious auto accident, she's returning to school to complete her education.

1. Fran's ISIR issues

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
	Reject(s)			
✓	Assumption(s)			**Income from work; marital status; number of family members; number in college**
✓	Data match problem(s)		NSLDS=2	**Student is in default (132, 124). Student must repay defaulted loan(s) in full or make satisfactory payment arrangements.** **Also, student has a loan discharged because of total and permanent disability (115). Check FSA Handbook for conditions under which student would be eligible for more loans.**
✓	Verification	N/A	N/A	**Student must submit required documentation**

2. Fran's basic eligibility

✓	Basic Eligibility Criteria Checklist	Cross Reference
✓	1. Has a valid Social Security number	FAFSA #8
✓	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
✓	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
✓	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
✓	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
✓	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Assume that Fran's default is an error that can be cleared up, and that her loan discharge will prevent her from being eligible for more student loans, what other federal aid might she quality for?

Pell Grant and, depending on the school's participation and allocation, FSEOG, Perkins and FWS

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Practice Profile 2-B: Sean Butterfield, although he didn't report his grade level in college, is a first-year freshman who was accepted as a regular student in the school's pre-law program. Because Sean's parents are missionaries working outside the U.S. in a hard-to-reach area, he is unable able to get either of them to sign his FAFSA.

1. Sean's ISIR issues

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
✓	Reject(s)	**2, 14, 15**		**Student did not sign the FAFSA (160); parent did not sign the FAFSA (108); student and parent did not provide income information (129). Need signatures from student and parent, along with parent's income information.**
	Assumption(s)			
	Data match problem(s)			**Note: SSN (059) and NSLDS Financial Aid History (131) matches not done because the student didn't sign the application.**
	Verification	N/A	N/A	

2. Sean's basic eligibility

✓	Basic Eligibility Criteria Checklist	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
✓	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Since he is unable to get one of his parents to sign his FAFSA, does Sean have other options? If so, what?
Yes. Because his parents are out of the country and can't be reached, he may have his high school guidance counselor or FAA sign the application instead. However, the person signing the application must provide their title and a brief explanation as to why they are signing.

4. What are the other issues with Sean's ISIR that impact his eligibility?
None of the data matches have occurred because he didn't sign the application. We do not know what his status is pertaining to #'s 1, 2, 3, 11, 12, and 13. Although someone else can sign his application, he still needs his parents' financial information, and he still needs to provide his own financial information

Practice Profile 3-A: Samuel "Sam" Wood fell behind in English during his senior year of high school, so 2 of the 4 courses he will take during his first semester are correspondence courses that are not part of an approved program.

1. Sam's ISIR issues

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
✓	Reject(s)	1		**No asset information provided for student and parent (150). Student must correct SAR/ISIR and provide asset information so that EFC can be calculated.**
✓	Assumption(s)			**Father's income earned from work**
	Data match problem(s)			
	Verification	N/A	N/A	

2. Sam's basic eligibility

✓	Basic Eligibility Criteria Checklist	Cross Reference
✓	1. Has a valid Social Security number	FAFSA #8
✓	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
✓	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
✓	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
✓	11. Does not owe loan or grant overpayment	Financial Aid History
✓	12. Does not have a Title IV student loan in default	Financial Aid History
✓	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. How can Sam tell what items he needs to review on his SAR?

   The items he needs to review are highlighted ("h" on the ISIR) or marked with an asterisk (the assumptions the CPS made).

4. What impact does Sam's taking 2 correspondence courses have on his federal student financial aid eligibility?

   Sam will be eligible for aid based only on his enrollment in the 2 regular classes, not the 2 correspondence classes.

Practice Profile 3-B: Allen Polk returned to FSAU after an enlistment in the Navy. At the point he left FSAU (after his freshman year), he had failed all of his classes.

1. Allen's ISIR issues

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
✓	Reject(s)	2, 10, 15		**Parent did not provide income information (129) ; parent did not provide marital status and number in household (168); parent did not sign the FAFSA (108). Need parent's income information, marital status, number in household, and signature.**
✓	Assumption(s)			**Veteran's status; number in college**
✓	Data match problem(s)		VA=3	**VA did not confirm student's claim to be a veteran (173). If student is a veteran, collect the DD214 or other acceptable document. If it clearly demonstrates that he is a veteran and received a discharge other than dishonorable, perform a dependency override to change the student's dependency status to independent. If the student is not a veteran, he must provide parental information and signature.**
	Verification	N/A	N/A	

2. Allen's basic eligibility

✓	Basic Eligibility Criteria Checklist	Cross Reference
✓	1. Has a valid Social Security number	FAFSA #8
✓	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
✓	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
✓	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
✓	11. Does not owe loan or grant overpayment	Financial Aid History
✓	12. Does not have a Title IV student loan in default	Financial Aid History
✓	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Assuming that all of his rejects and data match problems are resolved, what other requirement may prevent Allen from being eligible for federal student aid? **Maintaining satisfactory academic progress**

4. Allen reports that he is a veteran, so why did the CPS reject the application for lack of parental information? **He failed the VA Match and needs to prove he is a veteran or not. If not, he needs to provide parental information.**

Practice Profile 4-A: Linda Wren is a returning undergraduate student working on a degree in music. Each year, she files her FAFSA electronically.

1. Linda's ISIR issues

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
✓	Reject(s)	15		**Parent did not sign the application (108). Need signature from parent.**
	Assumption(s)			
	Data match problem(s)			
	Verification	N/A	N/A	

2. Linda's basic eligibility

✓	Basic Eligibility Criteria Checklist	Cross Reference
✓	1. Has a valid Social Security number	FAFSA #8
✓	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
✓	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
✓	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
✓	11. Does not owe loan or grant overpayment	Financial Aid History
✓	12. Does not have a Title IV student loan in default	Financial Aid History
✓	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Did Linda really file via the Web? How can you tell?

   Yes; she filed a Renewal FAFSA via the Web. The Application Source field on page 3 of the ISIR indicates the method the student used to file the FAFSA.

4. What options does her parent have for submitting a signature?

   Linda's parent may submit a signature on the SAR. Or, if the parent has a PIN, he/she may submit an electronic signature.

Practice Profile 4-B: Leif Koenig is set to earn his bachelor's degree in Political Science on time—and with a 4.0 GPA! Although all he needs to complete his degree is 6 credits in the fall and 6 in spring, he's so excited about applying to graduate school that he's decided to also take 6 graduate credit hours each semester.

1. Leif's ISIR issues.

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
✓	Reject(s)	**2, 1, 14**		**Incomplete application – student did not provide income and asset information (130, 151); student did not sign FAFSA (160). Need student's income and asset information, and signature.**
✓	Assumption(s)			**Student's taxes paid; no children to support; number of family members; number in college**
✓	Data match problem(s)			**Drug conviction question left blank (053); student must respond.** **Note: SSN (059)and NSLDS Financial Aid History (131) matches not done because the student didn't sign the application.**
	Verification	N/A	N/A	

2. Leif's basic eligibility

✓	Basic Eligibility Criteria Checklist	Cross Reference
	1. Has a valid Social Security number	FAFSA #8
	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
	11. Does not owe loan or grant overpayment	Financial Aid History
	12. Does not have a Title IV student loan in default	Financial Aid History
	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Assuming Leif gets all of his ISIR problems corrected, are there other issues impacting his eligibility to receive federal student financial aid? If so, what?

   Yes; his concurrent part-time enrollment in both undergraduate and graduate classes. A student's status cannot be mixed. With undergraduate status, Leif cannot be considered full-time for Pell. He's also not a graduate student, so the grad credits for loan limits cannot be used.

1. **Practice Profile Leif Koenig**: Use the information provided on the second ISIR to determine what issues from his first ISIR (listed below) were resolved. Mark through each resolved issue. Then identify any new issues that must be resolved. **No new issues.**

✓	ISIR Issue	Reject Code(s)	Match Flag(s)	Comment Code(s) and Resolution(s)
✓	Reject(s)	~~2, 1, 14~~		~~Incomplete application – student did not provide income and asset information (130, 151); student did not sign FAFSA (160). Need student's income and asset information, and signature.~~
✓	Assumption(s)			~~Student's taxes paid;~~ no children to support; number of family members; number in college
✓	Data match problem(s)			~~Drug conviction question left blank (053), student must respond.~~ ~~Note: SSN (059)and NSLDS Financial Aid History (131) matches not done because the student didn't sign the application.~~
	Verification	N/A	N/A	

2. Using the information from the new ISIR, update Leif's eligibility checklist.

✓	Basic Eligibility Criteria Checklist	Cross Reference
✓	1. Has a valid Social Security number	FAFSA #8
✓	2. Is a U.S. citizen or eligible noncitizen	FAFSA #13-14
✓	3. If male, is registered with Selective Service System	FAFSA #27-#28
	4. Is a regular student (seeking a degree or certificate)	School Records
	5. Is enrolled (or accepted for enrollment) in an eligible program (i.e., program that has been approved for Title IV aid)	School Records
	6. If enrolled in a correspondence course, course is part of an eligible program	School Records
	7. Is not enrolled solely in remedial coursework	School Records
✓	8. Has a high school diploma or its equivalent	FAFSA #31
✓	9. Is not currently enrolled in high school	FAFSA #31 and School Records
✓	10. Does not have a conviction for any offense under federal or state law involving the possession or sale of a controlled substance	FAFSA #35
✓	11. Does not owe loan or grant overpayment	Financial Aid History
✓	12. Does not have a Title IV student loan in default	Financial Aid History
✓	13. Has not borrowed in excess of loan limits	Financial Aid History
	14. Is maintaining satisfactory academic progress	School Records

3. Was the source of this second ISIR transaction NSLDS Post Screening? If not, what was it? **No; Leif**
4. What were the date, type and amount of Leif's most recent loan disbursement? **5/28/02; FFEL Unsub; $1219**
5. Although this is Leif's second ISIR transaction, it is only his first NSLDS transaction. Why? **Because Leif had not signed his FAFSA on the first transaction, no NSLDS match was completed**

The Short Story Version of Student Eligibility

A college student who wants to receive federal student financial aid must meet both ***basic*** *and* ***program -specific*** *eligibility criteria. The first step to establishing eligibility is for the student to complete/submit the* ***FAFSA****. The data provided is processed by the* ***CPS****, and the results are reported to the school in the form of an* ***output*** *document called the ISIR. Without regard to financial need, the ISIR provides the school information about the applicant's* ***basic*** *eligibility.*

The ***CPS*** *processes the student's data on 2 levels. It* ***edits*** *the data to make sure it is* ***complete****,* ***consistent****, and* ***valid****. It also performs* ***database matches*** *with certain federal agencies that in turn verify the student's* ***identity*** *and* ***eligibility status****. To keep the school up to date about the student's eligibility the* ***NSLDS*** *sends information about the student's* ***financial aid history*** *to the* ***CPS*** *on an ongoing basis. This information is then forwarded to the* ***school*** *for review.*

2002-2003 ISIR Comment Codes and Text

*** Comment codes that are no longer used do not appear in this list.**

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
001	This is a copy of the ISIR you requested.				Y
002	No comment text printed. Early Analysis flag set ISIR Field/Value: Early Analysis Flag (Pos. 513) = 1				N
003	This ISIR shows corrections to your data that was previously entered incorrectly by an MDE agency.				Y
004	This ISIR has been produced due to a change in your financial aid history information in the National Student Loan Data System (NSLDS) that may affect your eligibility for federal student aid.				Y
005	We were unable to read all of the information on your application or SAR because it was damaged. Please review all of the items on this ISIR and make any corrections as needed.				Y
006	If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED-AID to make the correction on your record.				Y
009	We cannot process your application further because of issues raised by terms of the Anti-Drug Abuse Act of 1988. For information on how to proceed, you must contact us within 30 days from the date of this letter by telephone at 202-377-3243.			19	Y
010	For additional information about your FSEOG overpayment, your Financial Aid Administrator must access NSLDS. **Resolution required.**	3	Y		Y
011	No comment text printed. Satisfactory repayment on FSEOG overpayment. ISIR Field/Value: FSEOG Overpayment Flag (Pos. 1593) = S; FSEOG Contact Code (Pos. 1594) = numeric and not 04, 05, or 09				N
012	No comment text printed. Satisfactory repayment on FSEOG overpayment. ISIR Field/Value: FSEOG Overpayment Flag (Pos. 1593) = S; FSEOG Contact Code (Pos. 1594) = 04				N
013	You cannot change your Social Security number because the Social Security Administration already verified that this Social Security number belongs to you.				Y

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Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
014	No comment text printed. Satisfactory repayment on FSEOG overpayment. ISIR Field/Value: FSEOG Overpayment Flag (Pos. 1593) = S; FSEOG Contact Code (Pos. 1594) = 05				N
015	No comment text printed. Satisfactory repayment on FSEOG overpayment. ISIR Field/Value: FSEOG Overpayment Flag (Pos. 1593) = S; FSEOG Contact Code (Pos. 1594) = 09				N
016	Your parents' total income appears to be unusually low. Review your information and make corrections if necessary.				Y
017	No comment text printed. Satisfactory repayment on FSEOG overpayment. ISIR Field/Value: FSEOG Overpayment Flag (Pos. 1593) = S; FSEOG Contact Code (Pos. 1594) = Y				N
018	You must provide your date of birth.		5		Y
019	No comment text printed. Satisfactory repayment on FSEOG overpayment. ISIR Field/Value: FSEOG Overpayment Flag (Pos. 1593) = S; FSEOG Contact Code (Pos. 1594) = blank				N
020	To resolve your Pell overpayment, your Financial Aid Administrator must access NSLDS for additional Pell overpayment information. **Resolution required.**	3	Y		Y
021	Your total income appears to be unusually low. Review your information and make corrections if necessary.				Y
022	No comment text printed. Satisfactory repayment on Pell overpayment. ISIR Field/Value: Pell Overpayment Flag (Pos. 1584) = S; Pell Contact Code (Pos. 1585) = numeric and not 04, 05, or 09				N
023	It appears that the Social Security number you reported on your application is not valid. Review the number you reported and make the necessary corrections.			P	Y
024	The Social Security Administration (SSA) did not confirm that the Social Security number you reported on your aid application is valid. If you believe that the number you reported is correct, contact the SSA. If the Social Security number is incorrect, you should submit a new application with the correct Social Security number.			18	Y
025	No comment text printed. Satisfactory repayment on Pell overpayment. ISIR Field/Value: Pell Overpayment Flag (Pos. 1584) = S; Pell Contact Code (Pos. 1585) = 04				N

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
026	If you want to register with Selective Service, you may answer "Yes" to both "Are You Male?" and "Register for Selective Service?" on this ISIR, complete a Selective Service registration form at your local post office, or register online at **www.sss.gov.** Selective Service will not process your registration until 30 days before your 18th birthday.				Y
027	No comment text printed. FAA Adjustment flag set. ISIR Field/Value: Pos. 483 = non-blank				N
028	We have forwarded your name to Selective Service for registration, as you requested. They will process your registration request 30 days prior to your 18th birthday.				Y
029	No comment text printed. Selective Service match flag = Y ISIR Field/Value: Pos. 625 = Y				N
030	The Selective Service reported that you have not registered with them. If you are female or were born before 1960, registration is not required. Otherwise, if you have not yet registered, are male, and are 18 through 25 years of age, to receive aid you must answer "Yes" to both "Are You Male?" and "Register for Selective Service?" on this ISIR, complete a Selective Service registration form at your local post office, or register online at **www.sss.gov.** If you believe you have already registered or are exempt, please contact the Selective Service at 847-688-6888. **Resolution required.** In order to meet student eligibility requirements, student must: • register with Selective Service, • present appropriate confirmation (i.e., his Selective Service Registration Acknowledgment or his letter of registration) that he is already registered, or • qualify for a waiver or exemption	N	Y		Y
031	We have forwarded your name to Selective Service for registration, as you requested.				Y
032	No comment text printed. Satisfactory repayment on Pell overpayment ISIR Field/Value: Pell Overpayment Flag (Pos. 1584) = S; Pell Contact Code (Pos. 1585) = 05				N

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
033	We could not send your name to Selective Service as you requested because you did not give us enough information, you are outside the age range for registration, or you did not sign your form. If you are at least 18 but not yet 26, you may register by answering "Yes" to both "Are You Male?" and "Register for Selective Service?" on this ISIR. You may also register by completing a Selective Service registration form, available at your local post office, or by registering online at **www.sss.gov.** If you are a male who has reached age 26, you cannot use the ISIR to register. You must contact Selective Service at 847-688-6888 to resolve your registration status before you can receive federal student aid. You are exempt from registering if born before 1960. **Resolution required.** If student is between the ages of 18 and 26, help student make corrections to his SAR/ISIR and submit corrections for processing. If the information needed to register the student is present, student's name will be sent to Selective Service. Review subsequent SAR/ISIR for updated registration flag. If student is over the age of 26 and has not yet registered, student must obtain documentation from Selective Service regarding his registration status. Determine if the student is exempt from registering or is eligible for a waiver of the registration requirement. If student did not register by the age of 26 and is not exempt or waived from the registration requirement, student may not be eligible for aid.	blank *	Y		Y
034	No comment text printed. Satisfactory repayment on Pell overpayment. ISIR Field/Value: Pell Overpayment Flag (Pos. 1584) = S; Pell Contact Code (Pos. 1585) = 09				N
035	No comment text printed. Satisfactory repayment on Pell overpayment. ISIR Field/Value: Pell Overpayment Flag (Pos. 1584) = S; Pell Contact Code (Pos. 1585) = Y				N
036	No comment text printed. Satisfactory repayment on Pell overpayment. ISIR Field/Value: Pell Overpayment Flag (Pos. 1584) = S; Pell Contact Code (Pos. 1585) = blank				N
037	Certain post-baccalaureate students enrolled in teaching credential programs may be eligible for a Federal Pell Grant.				Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
038	To resolve your Pell overpayment, your Financial Aid Administrator must contact the school associated with the Pell overpayment. **Resolution required.**	3	Y		Y
039	To resolve your Pell overpayments, your Financial Aid Administrator must access NSLDS for additional Pell overpayment information. **Resolution required.**	3	Y		Y
040	You already submitted an application to us for this school year. This ISIR contains the same information as the ISIR you received from your previous application. We made changes only to your address or schools.				Y
041	To resolve your Pell overpayment, call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245. **Resolution required.**	3	Y		Y
042	To resolve your Pell overpayment, call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245. **Resolution required.**	3	Y		Y
043	To resolve your Pell overpayment, call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245. **Resolution required.**	3	Y		Y
045	This ISIR has been produced due to information we received from the Social Security Administration regarding your record.				Y
046	This ISIR has been produced due to information we received from the Immigration and Naturalization Service (INS) regarding your citizenship status. The INS did not confirm your statement that you are an eligible noncitizen. You must submit proof of your noncitizen eligibility to your school. If you fail to submit proof within 30 days, or longer if your school allows, you may not be eligible for federal student aid. **Resolution required.** Must begin paper (G845) secondary confirmation process.	N	Y		Y
047	There are issues with your application information that need to be resolved before your eligibility can be determined. Read this letter carefully and review any items marked on this ISIR. After making all necessary corrections, you and your parent must return all documentation to your school.				Y

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Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
048	You have reported a Social Security number for your parent that is the same as yours.				Y
049	You did not report a Social Security number for your father or mother.				Y
050	There are issues with your application information that need to be resolved before your eligibility can be determined. Read this letter carefully and review any items marked on this ISIR. After making all necessary corrections, you must return all documentation to your school.				Y
051	You did not provide the complete Social Security number and name for your parent(s).				Y
052	Your answer to "Drug Conviction Affecting Eligibility?" has changed since you filed your initial application.				Y
053	You left "Drug Conviction Affecting Eligibility?" blank. Your failure to provide an answer to this question makes you ineligible to receive Title IV aid. Either indicate that you have never been convicted of possessing or selling illegal drugs or use the enclosed worksheet to determine your answer to this question. In any case, you can correct this item by calling 1-800-4FED-AID (1-800-433-3243) or by going to **fafsa.ed.gov**. You can also see your Financial Aid Administrator for assistance. Please understand that a drug conviction does not necessarily disqualify you from receiving student aid. **Resolution required.** Applicant is not eligible for federal aid if this response is left blank. A correction to provide a response must be made by following the directions provided in the comment text.		Y		Y
054	You reported a '2' in response to "Drug Conviction Affecting Eligibility?". This indicates that you are ineligible for federal student aid for part of the 2002-2003 school year. Your period of ineligibility resulting from your drug-related conviction(s) ends on or after July 1, 2002 but before June 30, 2003. You should contact your Financial Aid Administrator when your ineligibility period ends so that he or she can determine if you may receive federal funds during the 2002-2003 award year. **Resolution required.** Applicant is not eligible for federal aid until ineligibility period expires between July 1, 2002 and June 30, 2003.		Y		Y
055	Your denial of benefits under the Anti-Drug Abuse Act of 1988 has been resolved and processing of your student aid application may continue.				Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
056	You reported in "Drug Conviction Affecting Eligibility?" that you have been convicted of an illegal drug offense. If you determine that your conviction(s) do not affect your eligibility for federal student aid, or affect it for only part of the 2002-2003 school year, you must correct "Drug Conviction Affecting Eligibility?" by using this report. You can also correct this item or get additional help with this question by calling 1-800-4FEDAID (1-800-433-3243). YOU ARE NOT ELIGIBLE FOR FEDERAL STUDENT AID WHILE YOUR ANSWER TO "DRUG CONVICTION ELIGIBILITY" IS '3'. Whether or not your conviction(s) affect your eligibility for federal student aid, you may still be eligible to receive state, school, or other non-federal student aid. **Resolution required.** Applicant is not eligible for federal aid. If response is incorrect, applicant should follow directions in the comment text to make a change. Applicant should not be referred to any other phone numbers at the Department of Education for resolution.		Y		Y
057	Selective Service did not register you because you did not answer "Yes" to "Are You Male?." If you want to register, answer "Yes" to BOTH "Are You Male?" and "Register for Selective Service?" on this ISIR, complete a Selective Service registration form at your local post office, or register on-line at **www.sss.gov**. **Resolution required.**		Y		Y
058	You reported in "Drug Conviction Affecting Eligibility?" that you are not eligible for federal student aid as a result of a drug-related conviction, or that you do not know if your conviction(s) affect your eligibility. You may still be eligible to receive state, school, or other non-federal student aid. If you determine that you have incorrectly answered this question, you must correct "Drug Conviction Affecting Eligibility?" by using this report. You can also correct this item or get help with this question by calling 1-800-4FED-AID (1-800-433-3243). **Resolution required.** Applicant is not eligible for federal aid. If response is incorrect, applicant should follow directions in the comment text to make a change. Applicant should not be referred to any other phone numbers at the Department of Education for resolution.		Y		Y
059	The Social Security Administration could not determine if the Social Security number you reported belongs to you because you did not give us your last name, date of birth or signature. Review these items and make the necessary corrections.				Y

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Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
060	The date of birth you reported on your application doesn't match the Social Security Administration's records. If the date of birth you reported is correct, contact SSA. If it is incorrect, you should make corrections on this ISIR. **Resolution required.** Student may provide documentation that explains the discrepancy with the date of birth. If the student's date of birth is correct, the student must contact SSA. Once SSA corrects its records, the student may reenter the date of birth and submit it as a SAR/ISIR correction. Records sent for rematching will continue to receive this match flag until SSA updates its database. If the date of birth is incorrect, the student may correct the date of birth on SAR/ISIR. If a correction is made to date of birth, SSN, first name, or last name, the record will be sent again for matching. Review subsequent transactions for updated match flag.	2	Y		Y
061	The name you reported on your application doesn't match the Social Security Administration's records. If the name you reported is correct, contact SSA. If it is incorrect, you should make corrections on this ISIR. **Resolution required.** Student may provide documentation explaining discrepancy in name (e.g., marriage certificate, court order, etc.). If the student's name is correct, the student may wish to contact SSA. Once SSA corrects its records, the student may reenter the name and submit it as a SAR/ISIR correction. Records sent for rematching will continue to receive this match flag until SSA updates its database. If the name is incorrect, the student may correct the name on SAR/ISIR. If a correction is made to date of birth, SSN, first name, or last name, the record will be sent again for matching. Review subsequent transactions for updated match flag .	3	Y		Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
062	The Social Security Administration could not confirm your claim of U.S. citizenship because of questions about your Social Security number, name, or date of birth. **Resolution required.** Help student make corrections to Social Security number, name, or date of birth if necessary so that the student's record can be sent back to SSA for matching. Review subsequent transactions for updated match flag. Note that if the SSN was incorrect, the student may correct the SSN on the SAR/ISIR. If this is done, the student's original SAR ID will not change, but the current SSN reported in field 8 will be changed to reflect the corrected SSN. Alternatively, the applicant may file a new FAFSA under the correct SSN. This FAFSA will be treated as an original application and will be sent through all of the matches as if another FAFSA was never completed. The SAR ID will be the same as the SSN reported on this application. If the student believes the information reported on the application is correct, student should contact the SSA. Obtain documentation from the student that clearly proves that the student is either a citizen or eligible noncitizen.	N			Y
063	As we indicated on your previous ISIR, the date of birth you reported on your application is inconsistent with the Social Security Administration's records. If the date of birth you reported is correct, contact SSA. If it is incorrect, you should make corrections on this ISIR. **Resolution required.**		Y		Y
064	As we indicated on your previous ISIR, the name you reported on your application does not correspond with the Social Security number you provided. If the name you reported is correct, contact SSA. If it is incorrect, you should make corrections on this ISIR. **Resolution required.**		Y		Y
065	To resolve your FSEOG overpayment, call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education P.O. Box 4222, Iowa City, Iowa 52245. **Resolution required.**	3	Y		Y
066	To resolve your FSEOG overpayment, call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245. **Resolution required.**	3	Y		Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
067	To resolve your FSEOG overpayment, call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245. **Resolution required.**	3	Y		Y
068	You did not indicate on your application that you are a U.S. citizen or an eligible noncitizen. To be eligible to receive federal student aid, a student must be -- (1) A U.S. citizen (or U.S. National), or (2) An eligible noncitizen, such as a U.S. permanent resident or a resident of certain Pacific Islands, or as determined by the Department of Education.			17	Y
069	Review your date of birth and either confirm the date you have reported or make the necessary corrections.			A	Y
070	You reported that you will either have a bachelor's degree by July 1, 2002 or you will be working on a degree beyond a bachelor's degree. Graduate students are eligible for most types of federal aid, but generally not the Federal Pell Grant.				Y
071	You did not indicate whether you will have a bachelor's degree by July 1, 2002 or if you will be working on a degree beyond a bachelor's degree.				Y
072	Review your date of birth and either confirm the date you have reported or make the necessary corrections.			B	Y
073	You did not tell us your state of legal residence. We assumed that it is the same as your mailing state (or your parents' state if you are a dependent student).				Y
074	The date you reported for marital status does not appear to be correct.				Y
075	You must report your marital status as of the date that you signed your original application. You should not update this item if your marital status changed after you signed and submitted your application.				Y
076	Social Security Administration (SSA) records indicate that the Social Security number (SSN) you provided belongs to you but also belongs to a deceased person. If the SSN you reported is correct, you must contact an SSA office to resolve this problem.			8	Y
077	To resolve your FSEOG overpayment, your FAA must contact the school associated with the FSEOG overpayment. **Resolution required.**	3	Y		Y
078	The U.S. Department of Education granted permission to process your application after the July 1, 2003 deadline.				Y
079	To resolve your FSEOG overpayments, your Financial Aid Administrator must access NSLDS for additional FSEOG overpayment information. **Resolution required.**	3	Y		Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
080	We recently received a student aid application with an incomplete name from this address. The applicant should review the ISIR and provide his or her full name. If the applicant does not have both a first and a last name, contact your FAA for assistance.			N	Y
081	Social Security Administration records indicate that you are incarcerated in a local prison facility. This may affect your eligibility for federal student aid. **Resolution required.** A student incarcerated in a local prison facility is not eligible to borrow under any Federal loan programs. If the student is not incarcerated, the student can contest the match with the Social Security Administration—Office of Program Benefits either within 30 days after the student receives the SA R and discusses the match with the institution or within 30 days after the receipt of the ISIR by the institution. The student can self-certify to the FAA at the institution that he or she is not incarcerated in a local prison facility.	1	Y		Y
082	We recently received a student aid application with no name from this address. The applicant must provide a full name on this ISIR			13	Y
083	Social Security Administration records indicate that you are incarcerated in a state or federal prison facility. Your incarceration may affect your eligibility for federal student aid. **Resolution required.** A student incarcerated in a state or federal prison facility is not eligible for aid under the Federal Pell Grant, FFEL, Direct Loan, or Perkins Loan programs. If the student is not incarcerated, the student can contest the match with the Social Security Administration—Office of Program Benefits either within 30 days after the student receives the SAR and discusses the match with the institution or within 30 days after the receipt of the ISIR by the institution. The student can self-certify to the FAA at the institution that he or she is not incarcerated in a state or federal prison facility.	2	Y		Y
084	We could not match your information with the Social Security Administration because you did not give us your last name, date of birth or signature. Review these items and make the necessary corrections.				Y
085	We assumed your parent(s) did or will file a 2001 income tax return.				Y
086	To resolve your Perkins overpayment, your Financial Aid Administrator must access NSLDS for additional Perkins overpayment information. **Resolution required.**	3	Y		Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
087	We assumed your parent(s) did not and will not file a 2001 income tax return.				Y
088	No comment text printed. Satisfactory repayment on Perkins overpayment. ISIR Field/Value: Perkins Overpayment Flag (Pos. 1602) = S; Perkins Contact Code (Pos. 1603) = numeric and not 04, 05, or 09				N
089	Review your parents' marital status. If your parents are not married, provide the income for only the parent(s) who support(s) you.			11	Y
090	To resolve your Perkins overpayment, your Financial Aid Administrator must contact the school associated with the Perkins overpayment. **Resolution required.**	3	Y		Y
091	No comment text printed. Satisfactory repayment on Perkins overpayment. ISIR Field/Value: Perkins Overpayment Flag (Pos. 1602) = S; Perkins Contact Code (Pos. 1603) = 04				N
092	No comment text printed. Satisfactory repayment on Perkins overpayment. ISIR Field/Value: Perkins Overpayment Flag (Pos. 1602) = S; Perkins Contact Code (Pos. 1603) = 05				N
093	No comment text printed. Satisfactory repayment on Perkins overpayment. ISIR Field/Value: Perkins Overpayment Flag (Pos. 1602) = S; Perkins Contact Code (Pos. 1603) = 09				N
094	It appears you reported the same income value for more than one income question.				Y
095	We assumed you did/will file a 2001 U.S. income tax return.				Y
096	No comment text printed. Satisfactory repayment on Perkins overpayment. ISIR Field/Value: Perkins Overpayment Flag (Pos. 1602) = S; Perkins Contact Code (Pos. 1603) = Y				N
097	We assumed you did not and will not file a 2001 U.S. income tax return.				Y
098	No comment text printed. Satisfactory repayment on Perkins overpayment. ISIR Field/Value: Perkins Overpayment Flag (Pos. 1602) = S; Perkins Contact Code (Pos. 1603) = blank				N
099	Review your marital status. You should report income for a spouse only if you were married as of the date you submitted your application. **Resolution required.**			11	Y
100	To resolve your Perkins overpayment, call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245. **Resolution required.**	3	Y		Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
101	To resolve your Perkins overpayment, call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245. **Resolution required.**	3	Y		Y
102	To resolve your Perkins overpayment, call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245 **Resolution required.**	3	Y		Y
103	We could not find one or more of the schools you listed in our eligible school file. To receive federal student aid, you must attend a school that participates in the federal student aid programs.				Y
104	ATTENTION: You did not list any schools or the schools you listed are not in our eligible school file. To receive federal student aid, you must attend a school that participates in the federal student aid programs.				Y
105	This ISIR has been produced due to information we received from the Immigration and Naturalization Service (INS) regarding your citizenship status. The INS has not yet confirmed your statement that you are an eligible noncitizen. You must submit proof of your noncitizen eligibility to your school. If you fail to submit proof to your school within 30 days, or longer if your school allows, you may not be eligible for federal student aid. **Resolution required.** School is encouraged, but not required, to wait ten business days for another systems generated ISIR with updated secondary confirmation match flag before beginning mandatory paper (G845) secondary confirmation process.	C	Y		Y
106	You have corrected information on your ISIR more than 10 times. Before sending in another correction, contact your Financial Aid Administrator for assistance.				Y
107	To resolve your Perkins overpayments, your Financial Aid Administrator must access NSLDS for additional Perkins overpayment information. **Resolution required.**	3	Y		Y
108	Your parent did not sign your application or the corrections you submitted. If your parent is not able to sign, see your Financial Aid Administrator or High School Counselor.			15	Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
109	This ISIR has been produced due to information we received from the Immigration and Naturalization Service (INS) regarding your citizenship status. The INS did not have enough information to confirm your statement that you are an eligible noncitizen. You must contact the Financial Aid Administrator at your school to find out what information is needed. If you fail to submit the required information within 30 days, or longer if your school allows, you may not be eligible for federal student aid. **Resolution required.** Must begin paper (G845) secondary confirmation process.	X	Y		Y
110	We have not received the signature page from your FAFSA Express or FAFSA on the Web application or correction. We must have your signature before we can determine your eligibility for federal student aid.			16	Y
111	The amount you reported for taxes paid by your parent(s) is equal to the amount you reported for their adjusted gross income. Review these items and make the necessary corrections.			C	Y
112	Based on the information we have on record for you, your EFC is____. Your school will use this number to determine what types of aid and how much you are eligible for. You are not eligible for a Federal Pell Grant but you may be eligible for other aid.				Y
113	We assumed the value for number in college based on your parents' marital status and number of family members. Your parents should not be included in the number in college.				Y
114	The amount you reported for your taxes paid is equal to the amount you reported for your adjusted gross income. Review these items and make the necessary corrections.			C	Y
115	The National Student Loan Data System (NSLDS) indicates you have one or more student loans discharged because of a total and permanent disability. Before you can receive additional federal student loans, you must see your Financial Aid Administrator. **Resolution required.** See Chapter 10 of the 2000–2001 Federal Student Aid Handbook for additional information. Resolution depends on when the discharge was granted. Schools must check the effective date of the discharge in NSLDS and take the action described in the FSA Handbook and other information provided by ED .		Y		Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
116	The National Student Loan Data System (NSLDS) indicates you have one or more student loans in an active bankruptcy status. Before you can receive any additional federal student loans, you must see your Financial Aid Administrator. **Resolution required.** See the September 1995 Dear Colleague letter GEN-95-40 and Chapter 10 of the 2000–2001 Federal Student Aid Handbook for additional information.		Y		Y
117	We assumed certain information to calculate your eligibility for federal student aid. We printed an asterisk (*) next to the items containing assumed information. If our assumptions are correct, do not change them. If they are incorrect, you should make corrections on this ISIR.				Y
118	Be sure to review the items marked with an "h" or an "*" on your ISIR and make corrections if necessary.				Y
119	No comment text printed. Rejected, transaction number 03 through 10. ISIR Field/Value: Dependency Status (Pos. 537) = X or Y; Transaction Number (Pos. 14) = 03-10				N
120	This ISIR has been produced due to information we received from the Immigration and Naturalization Service (INS) regarding your citizenship status. Your citizenship status has been confirmed by the INS and you meet the citizenship requirements for federal student aid.				Y
121	No comment text printed. Reject B override set by applicant. ISIR Field/Value: Reject B Override (Pos. 528) = 1			B	N
122	No comment text printed. Dependent, reject W override set by applicant. ISIR Field/Value: Reject W Override (Pos. 530) = 1; Dependency Status (Pos. 537) = D or X				N
123	No comment text printed. Independent, reject W override set by applicant. ISIR Field/Value: Reject W Override (Pos. 530) = 1; Dependency Status (Pos. 537) = I or Y				N
124	Contact the following agency(ies) regarding your defaulted federal student loan: **Resolution required.** Depending on loan status, student may need to contact GA, DLS, or EDR and make satisfactory arrangements to repay loan. If student has already repaid loan, obtain documentation that the loan identified as being in default is the loan that was paid off by the student. See attached list of loan status codes and information on student eligibility.	2	Y		Y

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Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
125	If you want to be considered for a Federal Pell Grant, your Financial Aid Administrator must receive your ISIR by August 15, 2003, or your last day of enrollment, whichever comes first. Other student aid programs have different deadlines.				Y
126	No comment text printed. NSLDS Satisfactory Repayment flag set. ISIR Field/Value: NSLDS Satisfactory Repayment Flag (Pos. 1613) = Y				N
127	It may be too late to submit any corrections to your ISIR. If you want to be considered for a Federal Pell Grant, your school must receive a complete, correct ISIR no later than August 15, 2003, or your last day of enrollment, whichever comes first. Other student aid programs have different deadlines. Under certain circumstances, students selected for verification have an additional 60 days from their last day of enrollment, but no later than August 15, 2003, to submit corrections.				Y
128	It may be too late for you to make corrections or give us any more information for this year. Your school must have your corrected ISIR no later than August 15, 2003.				Y
129	You must provide your parent(s) income information in Step Four.			2	Y
130	You must provide your income information in Step Two.			2	Y
131	No comment text printed. NSLDS match not completed. ISIR Field/Value: NSLDS Match Flag (Pos. 669) = 8				N
132	The National Student Loan Data System (NSLDS) indicates that you are in DEFAULT on a federal student loan. You are not eligible to receive any federal student aid until your default has been resolved. **Resolution required.** Depending on loan status, student may need to contact GA, DLS, EDR, or ED and make satisfactory arrangements to repay loan. If student has already repaid loan, obtain documentation that the loan identified as being in default is the loan that was paid off by the student. See attached list of loan status codes and information on student eligibility.	2	Y		Y
133	The National Student Loan Data System (NSLDS) indicates that you received at least one overpayment of federal student aid funds. You are required by law to repay any funds received from the federal student aid programs to which you were not entitled. You are not eligible to receive any federal student aid until your overpayment has been resolved. **Resolution required.**	3	Y		Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
134	The National Student Loan Data System (NSLDS) indicates that you are in DEFAULT on at least one federal student loan and that you received at least one overpayment of federal student aid funds. You are not eligible to receive any federal student aid until these items have been resolved. **Resolution required.** See resolution for match flags 2 and 3 above.	4	Y		Y
135	To resolve your defaulted federal student loan(s), contact the lender associated with the loan. **Resolution required.**	2	Y		Y
136	To resolve your defaulted federal student loan(s), contact the school associated with the loan. **Resolution required.**	2	Y		Y
137	No comment text printed. No relevant information found on NSLDS database ISIR Field/Value: NSLDS Database Results Flag (Pos. 1582) = 4				N
138	The National Student Loan Data System (NSLDS) found your reported Social Security number on their database, but your name and date of birth did not match. Therefore this ISIR does not contain the financial aid history that is associated with your reported SSN. **Resolution required.** Determine if the NSLDS record is that of the applicant, by accessing NSLDS online using SSN only to retrieve the matching data. This will help determine whether that SSN belongs to the student being assisted. This method will reveal which data provider supplied the conflicting SSN information. This provider may then be contacted directly to resolve the discrepancy. There is no need to wait for NSLDS to be updated before continuing the award process. If the record belongs to the student, use the information in NSLDS to determine eligibility for SFA funds.	7	Y		Y
140	No comment text printed. No record found on NSLDS database. ISIR Field/Value: NSLDS Database Results Flag (Pos. 1582) = 3				N
141	You changed your response to citizenship or you changed the Alien Registration Number verified with INS. You must submit proof of your citizenship status to your Financial Aid Administrator. **Resolution required.** Determine why student changed citizenship status and resolve any conflicting information. Student may need to submit proof of citizenship depending on reason for change.	blank*	Y		Y

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Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
142	The Immigration and Naturalization Service (INS) could not confirm your statement that you are an eligible noncitizen because there is a question about your Alien Registration Number. You must submit proof of your noncitizen eligibility to your school. If you fail to submit proof within 30 days, or longer if your school allows, you may not be eligible for federal student aid. **Resolution required.** If student failed to provide Alien Registration Number or provided an invalid Alien Registration Number, *do not perform secondary confirmation.* Instead, help student make corrections to the SAR/ISIR and resubmit for processing. If student provides adequate information to conduct match, record will be sent back to INS for matching. Review match flags on subsequent transactions for updated match flag.	blank*	Y		Y
143	Your citizenship status has been confirmed by the Immigration and Naturalization Service (INS) and you meet the citizenship requirements for federal student aid.				Y
144	The Immigration and Naturalization Service (INS) has not yet confirmed your statement that you are an eligible noncitizen. INS will continue to check their records and we will notify you when we have received more information from them. **Resolution required.** See match flag on Secondary Confirmation. INS will conduct the Secondary Confirmation process based on applicant identifier and Primary Verification information only. Next steps will depend on results from Secondary Confirmation match results.	N	Y		Y
145	According to Social Security Administration (SSA) records, the Social Security number you provided belongs to a deceased person. If the SSN you reported is correct, you must contact an SSA office to resolve this problem.			8	Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
146	The Social Security Administration (SSA) did not confirm that you are a U.S. citizen. You need to provide your school with documentation of your citizenship status before you can receive federal student aid. **Resolution required.** If student is a U.S. citizen, student should provide birth certificate, passport, or other documents that definitively prove citizenship. Voter registration cards are not adequate proof of citizenship since many localities do not require proof of citizenship. If student is an eligible noncitizen, student should correct Item 13 to indicate that the student is an eligible noncitizen and Item 14 to indicate a valid Alien Registration Number. If student already provided citizenship and alien registration number on the FAFSA or SAR, determine if student was sent to INS for matching. If student was successfully matched with the INS as being an eligible noncitizen, we will suppress comment 146 and no further resolution is necessary. **Note:** A match flag of * (asterisk) generally indicates that the student was born in a foreign country to American parents that were stationed in another country (e.g., military, State Department, or Foreign Service). These students generally have a birth certificate indicating that they are U.S. citizens that were born abroad. The SSA does not automatically update this flag and the financial aid administrator should document the information in the student's record.	B, C, D, E, F, or *	Y		Y
148	We assumed the number in college should be one. Your parents should not be included.				Y
149	Based on the information we have on record for you, your EFC is . Your school will use this number to determine what types of aid and how much you are eligible for. You may be eligible to receive a Federal Pell Grant and other federal student aid.				Y
150	You must provide asset information for you in Step Two and for your parent(s) in Step Four.			1	Y
151	You must provide your asset information in Step Two.			1	Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
153	No comment text printed. Dependency change on history correction ISIR Field/Value: Dependency status on the transaction identified in Pos. 599 compared to Dependency status in Pos. 537				N
154	The amount you reported for taxes paid by your parent(s) appears to be over the allowable amount based on what you reported for their adjusted gross income. Resolution:				Y
155	The amount you reported for your taxes paid appears to be over the allowable amount based on what you reported for your adjusted gross income.				Y
156	If your parents have now filed their 2001 tax return, correct this ISIR to reflect the information as reported on their tax return. If your parents still haven't filed, notify your Financial Aid Administrator once they file.				Y
157	If you have now filed your 2001 tax return, correct this ISIR to reflect the information as reported on your tax return. If you still haven't filed, notify your Financial Aid Administrator once you file.				Y
158	You are not eligible to receive a Federal Pell Grant because you reported that you have a bachelor's degree or you are working on a degree beyond a bachelor's degree, or both. Your Financial Aid Administrator will determine what types of federal student aid you are eligible to receive.				Y
159	You MAY not be eligible to receive a Federal Pell Grant because you reported that you have a bachelor's degree or you are working on a degree beyond a bachelor's degree, or both. Your Financial Aid Administrator will determine what types of federal student aid you are eligible to receive.				Y
160	You did not sign your application or correction. You must sign and return this ISIR before we can determine your eligibility for federal student aid.			14	Y
161	We could not match your information with the Department of Veterans Affairs (VA) because you did not give us your full name, date of birth or signature. You should review and correct these items on your ISIR.				Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
162	The Department of Veterans Affairs (VA) did not confirm that you are or will be a qualifying veteran for purposes of receiving federal student aid for the 2002-2003 school year. If VA is correct, you must provide your parents' information (including signature) on this ISIR if you have not already done so. If you believe you are or will be a qualifying veteran, contact a VA office to resolve this problem. **Resolution required.** In this situation, CPS assumes No to the Veteran Status question. The student does not qualify for Independent status if the response to this question remains No, so it is possible that parents' data and signature were not provided. If this is the case, Reject 15 or Reject 2 would also be present on the SAR/ISIR. If the student believes the match results are in error, the student should contact a regional VA office to have VA records updated. The student will then need to correct the VA status question to Yes, which will generate a history correction that will be sent to VA for rematching. While the student is resolving the discrepancy with the VA, the financial aid administrator may collect documentation from the applicant that clearly demonstrates that he or she is a veteran of the U.S. Armed Forces. The student may provide the DD214 form showing that "Character of Service" is other than "dishonorable." However, until the information is corrected in the VA database, the match results will not change. If the documentation confirms that the student is a veteran, the financial aid administrator may perform a dependency override, changing the student's dependency status from dependent to independent. Title IV aid may then be disbursed to the student.	2	Y		Y
163	The Department of Veterans Affairs (VA) did not confirm that you are or will be a qualifying veteran for the 2002-2003 school year. If VA is not correct, you should contact a VA office to resolve this problem.				Y
164	No comment text printed. Dependency Override code set to 1. ISIR Field/Value: Dependency Override (Pos. 475) = 1				N
165	No comment text printed. Dependency Override code set to 2 (cancelled). ISIR Field/Value: Dependency Override (Pos. 475) = 2				N
166	It appears that the Social Security number you reported on your application for your father is not valid.				Y

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Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
167	It appears that the Social Security number you reported on your application for your mother is not valid.				Y
168	You must provide answers for your parents' marital status and number of family members.			10	Y
169	You must provide answers for your marital status and number of family members.			10	Y
170	Your school will ask you to provide copies of certain financial documents for you and your parent(s).				Y
171	Your school will ask you to provide copies of certain financial documents for you (and your spouse).				Y
172	This Institutional Student Information Record (ISIR) was produced because of a processing change, and updates your previous ISIR.				Y
173	The Department of Veterans Affairs (VA) did not confirm that you are or will be a qualifying veteran for purposes of receiving federal student aid for the 2002-2003 school year. If VA is correct, you must provide your parents' information (including signature) on this ISIR if you have not already done so. If you believe you are or will be a qualifying veteran, contact a VA office to resolve this problem **Resolution required.** In this situation, CPS assumes No to this question. The student does not qualify for Independent status if the response to this question remains No, so it is possible that parents' data and signature were not provided. If this is the case, Reject 15 or Reject 2 would also be present on the SAR/ISIR. If the student believes the match results are in error, the student may provide the DD214 form (military separation form). However, it is likely that the military branch or Department of Defense has not sent the data to VA. The student should contact a regional VA office to have VA records updated. The student will then need to correct the VA status question to Yes which will generate a history correction that will be sent to VA for rematching. Until the information is corrected in the VA database, the match results will not change. While the student is resolving the discrepancy with the VA, the financial aid administrator may collect the DD214 from the applicant that clearly demonstrates that he or she is a veteran of the U.S. Armed Forces. If the documentation confirms that the student is a veteran, the financial aid administrator may perform a dependency override, changing the student's dependency status from dependent to independent. Title IV aid may then be disbursed to the student.	3	Y		Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
174	The Department of Veterans Affairs (VA) did not confirm that you are or will be a qualifying veteran for the 2002-2003 school year. If VA is not correct, you should contact a VA office to resolve this problem.				Y
175	You reported that you are married and have dependents other than a spouse, but that your number of family members is 2. These answers are inconsistent.				Y
176	You reported that you do not have children or other legal dependents, but that your number of family members is greater than 2. These answers are inconsistent.				Y
177	You reported that you are not married and do not have children or other legal dependents, but that your number of family members is 2. These answers are inconsistent.				Y
178	Review the number of family members you have reported for your parent(s) and either confirm your answer or make the necessary corrections.			W	Y
179	Review the number of family members you have reported and either confirm your answer or make the necessary corrections.			W	Y
180	The Department of Veterans Affairs (VA) has confirmed that you are currently serving in the U.S. Armed Forces. You indicated on your application that you will be released from active duty by June 30, 2003. You must provide documentation of this to your financial Aid Administrator before you can receive federal student aid. **Resolution required.** Student must provide documentation to the school that shows upcoming release orders from a military branch, typically in memorandum format or letter, stating intent to release. There is no requirement to reconfirm actual separation during the award year.	4	Y		Y
181	Debt Collection Service, 1-800-621-3115. (GA 611)				Y
182	Debt Collection Service, 1-800-621-3115. (GA 620)				Y
183	Debt Collection Service, 1-800-621-3115. (GA 627)				Y
184	Debt Collection Service, 1-800-621-3115. (GA 631)				Y
185	Debt Collection Service, 1-800-621-3115. (GA 654)				Y
186	Debt Collection Service, 1-800-621-3115. (GA 656)				Y
187	Debt Collection Service, 1-800-621-3115. (GA 701)				Y
188	United Student Aid Funds, Alaska Claims Assistance, 1-800-331-2314. (GA 702)				Y
189	Student Loan Foundation of Arkansas, Collections, 1-800-622-3446. (GA 705)				Y
190	California Student Aid Commission, 1-800-367-1589. (GA 706)				Y
191	Colorado Guaranteed Student Loan Program, 303-305-3000. (GA 708)				Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
192	Connecticut Student Loan Foundation, Collections, 1-800-237-9721 or 860-257-4001. (GA 709)				Y
193	Debt Collection Service, 1-800-621-3115. (GA 710)				Y
194	Debt Collection Service, 1-800-621-3115. (GA 711)				Y
195	Florida Department of Education, Defaulted Borrowers Assistance, 1-800-366-3475 or 850-410-5200. (GA 712)				Y
196	Georgia Student Finance Commission, Collections, 1-800-776-6878 or 770-724-9000. (GA 713)				Y
197	Northwest Education Loan Association, Collection Office, 1-800-552-0686. (GA 716)				Y
198	Illinois Student Assistance Commission, Claims and Collections, 1-800-934-3572 or 847-948-8500. (GA 717)				Y
199	United Student Aid Funds, Indiana Claims Assistance, 1-800-331-2314. (GA 718)				Y
200	Iowa College Aid Commission, Claims Dept., 1-800-383-4222 or 515-242-3344. (GA 719)				Y
201	Kentucky Higher Education Assistance Authority, Collections Office, 1-800-928-8926 or 502-696-7281. (GA 721)				Y
202	Louisiana Office of Student Financial Assistance, 1-800-256-6882 or 1-800-259-5626. (GA 722)				Y
203	United Student Aid Funds, Maine Claims Assistance, 1-800-331-2314 or 317-849-6510. (GA 723)				Y
204	United Student Aid Funds, Maryland Claims Assistance, 1-800-331-2314. (GA 724)				Y
205	American Student Assistance, Collections, 1-800-999-9080 or 617-426-9434. (GA 725)				Y
206	Michigan Higher Education Assistance Authority, Collections, 1-800-642-5626 or 517-373-0760. (GA 726)				Y
207	Great Lakes Higher Education Corporation, 1-800-354-6980. (GA 727)				Y
208	Debt Collection Service, 1-800-621-3115. (GA 728)				Y
209	Missouri Default Collection Services, BTI Services, 1-800-824-4893, Ext. 1. (GA 729)				Y
210	Montana Guaranteed Student Loan Program, Claims Management, 1-800-537-7508 or 406-444-0395. (GA 730)				Y
211	National Student Loan Program (NSLP), Collection Office, 1-800-735-8778, Ext. 6380 or 402-479-6800. (GA 731)				Y
212	United Student Aid Funds, Nevada Claims Assistance, 1-800-331-2314. (GA 732)				Y
213	New Hampshire Higher Education Assistance Foundation, Claims Section, 1-800-525-2577 or 603-225-6612. (GA 733)				Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
214	New Jersey Higher Education Assistance Authority, 1-800-792-8670. (GA 734)				Y
215	New Mexico Educational Assistance Foundation, 1-800-279-5063 or 505-345-3371. (GA 735)				Y
216	New York State Higher Education Service, Office of Default, 1-800-666-0991. (GA 736)				Y
217	North Carolina State Education Assistance Authority, Collections, 1-800-544-1644. (GA 737)				Y
218	North Dakota Post Claims Collections, 1-800-472-2166, Ext. 5662 or 701-328-5662. (GA 738)				Y
219	Debt Collection Service, 1-800-621-3115. (GA 739)				Y
220	Oklahoma Guaranteed Student Loan Program, Collection Office, 1-800-522-8022 or 405-858-4375. (GA 740)				Y
221	Oregon State Scholarship Commission, Collection Office, 1-800-457-0135 (GA 741)				Y
222	Pennsylvania Higher Education Assistance Agency, 1-800-233-0751 (GA 742).				Y
223	Rhode Island Higher Education Assistance Authority, 1-800-922-9855 or 401-736-1100. (GA 744)				Y
224	South Carolina State Education Assistance Authority, Collections, 1-800-347-2752 or 803-798-0916. (GA 745)				Y
225	Education Assistance Corporation, 1-800-874-8982 or 605-622-4347. (GA 746)				Y
226	Tennessee Default Collection Services, BTI Services, 1-800-257-6528, Ext. 1. (GA 747)				Y
227	Texas Guaranteed Student Loan Corp., Collections, 1-800-252-9743 or 512-219-7337. (GA 748)				Y
228	Utah Higher Education Assistance Agency, 801-321-7200 or 1-800-418-8757. (GA 749)				Y
229	Vermont Student Assistance Corp., 1-800-642-3177 or 802-655-9602, Ext. 278. (GA 750)				Y
230	Debt Collection Service, 1-800-621-3115 (GA 751)				Y
231	Northwest Education Loan Association, Collection Office, 1-800-552-0686. (GA 753)				Y
232	Great Lakes Higher Education Corporation, 1-800-354-6980. (GA 755)				Y
233	Debt Collection Service, 1-800-621-3115. (GA 772)				Y
234	Debt Collection Service, 1-800-621-3115. (GA 778)				Y
235	United Student Aid Funds, Post Claims Assistance, 1-800-331-2314. (GA 800)				Y
236	United Student Aid Funds, Arizona Claims Assistance, 1-800-331-2314. (GA 804)				Y
237	United Student Aid Funds, Hawaii Claims Assistance, 1-800-331-2314. (GA 815)				Y
238	Educational Credit Management Corporation, 651-221-0566. (GA 927)				Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
239	Educational Credit Management Corporation, 651-221-0566. (GA 951)				Y
245	Direct Loan Servicing Center, Utica, NY, 1-800-848-0979. (00100)				Y
251	Call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245. (EDR 04)				Y
252	Call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245. (EDR 05)				Y
253	Call the U.S. Department of Education at 1-800-621-3115, or write to the U.S. Department of Education, P.O. Box 4222, Iowa City, Iowa 52245. (EDR 09)				Y
254	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level, we have determined that you may have received subsidized student loans in excess of loan limits established for the federal loan programs. **Resolution required**. In general, students who borrow in excess of aggregate loan limits are ineligible to receive further Title IV assistance; however, if the school determines that the student inadvertently borrowed in excess of the limits, the student may regain eligibility by either& repaying the amount borrowed in excess of the aggregate limits, or making repayment arrangements for the excess amount that are satisfactory to the holder of the loan. Refer to Section 668.35(b)(1) of the Federal Student Financial Aid Regulations and Dear Colleague Letter GEN 96-13, Q&A #17 for additional information.		Y		Y

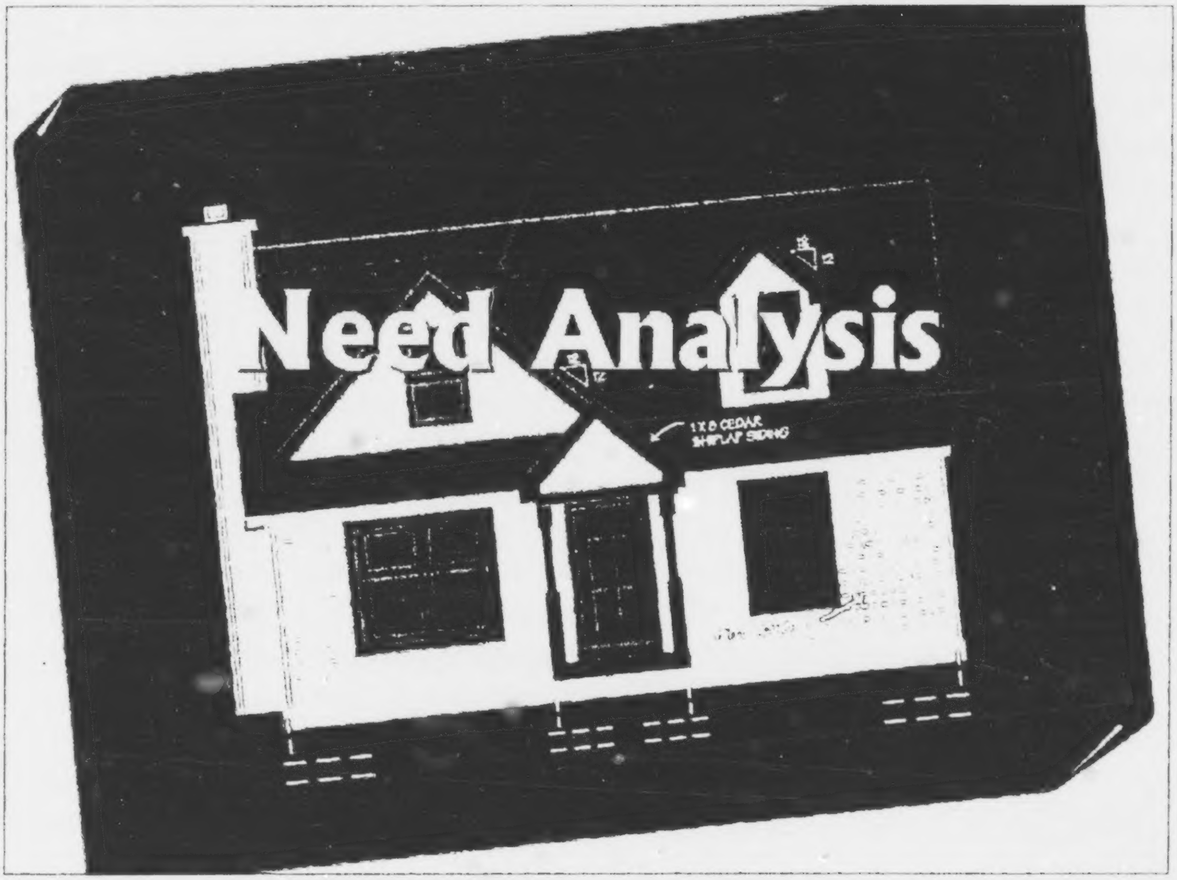
Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
255	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level, we have determined that you may have received subsidized student loans in excess of loan limits established for the federal loan programs. **Resolution required**. In general, students who borrow in excess of aggregate loan limits are ineligible to receive further Title IV assistance; however, if the school determines that the student inadvertently borrowed in excess of the limits, the student may regain eligibility by either& repaying the amount borrowed in excess of the aggregate limits, or making repayment arrangements for the excess amount that are satisfactory to the holder of the loan. Refer to Section 668.35(b)(1) of the Federal Student Financial Aid Regulations and Dear Colleague Letter GEN 96-13, Q&A #17 for additional information.		Y		Y
256	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level, we have determined that you have received a total amount of subsidized loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional subsidized student loans may be limited.				Y
257	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level, we have determined that you have received a total amount of subsidized loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional subsidized student loans may be limited.				Y
258	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level, we have determined that you have received a total amount of subsidized loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional subsidized student loans may be limited.				Y
259	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level, we have determined that you have received a total amount of subsidized loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional subsidized student loans may be limited.				Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
260	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you may have received student loans in excess of loan limits established for the federal loan programs. **Resolution required**. In general, students who borrow in excess of aggregate loan limits are ineligible to receive further Title IV assistance; however, if the school determines that the student inadvertently borrowed in excess of the limits, the student may regain eligibility by either& repaying the amount borrowed in excess of the aggregate limits, or making repayment arrangements for the excess amount that are satisfactory to the holder of the loan. Refer to Section 668.35(b)(1) of the Federal Student Financial Aid Regulations and Dear Colleague Letter GEN 96-13, Q&A #17 for additional information.		Y		Y
261	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you may have received student loans in excess of loan limits established for the Federal loan programs. **Resolution required**. In general, students who borrow in excess of aggregate loan limits are ineligible to receive further Title IV assistance; however, if the school determines that the student inadvertently borrowed in excess of the limits, the student may regain eligibility by either& repaying the amount borrowed in excess of the aggregate limits, or making repayment arrangements for the excess amount that are satisfactory to the holder of the loan. Refer to Section 668.35(b)(1) of the Federal Student Financial Aid Regulations and Dear Colleague Letter GEN 96-13, Q&A #17 for additional information.		Y		Y
262	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you have received a total amount of student loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional student loans may be limited.				Y
263	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you have received a total amount of student loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional student loans may be limited.				Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
264	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you have received a total amount of student loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional student loans may be limited.				Y
265	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you have received a total amount of student loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional student loans may be limited.				Y
266	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you may have received student loans in excess of loan limits established for the federal loan programs. **Resolution required**. In general, students who borrow in excess of aggregate loan limits are ineligible to receive further Title IV assistance; however, if the school determines that the student inadvertently borrowed in excess of the limits, the student may regain eligibility by either& repaying the amount borrowed in excess of the aggregate limits, or making repayment arrangements for the excess amount that are satisfactory to the holder of the loan. Refer to Section 668.35(b)(1) of the Federal Student Financial Aid Regulations and Dear Colleague Letter GEN 96-13, Q&A #17 for additional information.		Y		Y
267	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you may have received student loans in excess of loan limits established for the federal loan programs. **Resolution required**. In general, students who borrow in excess of aggregate loan limits are ineligible to receive further Title IV assistance; however, if the school determines that the student inadvertently borrowed in excess of the limits, the student may regain eligibility by either& repaying the amount borrowed in excess of the aggregate limits, or making repayment arrangements for the excess amount that are satisfactory to the holder of the loan. Refer to Section 668.35(b)(1) of the Federal Student Financial Aid Regulations and Dear Colleague Letter GEN 96-13, Q&A #17 for additional information.		Y		Y

Comment Code	Comment Text Definition	Match Flag	C Code	Reject Code	On the ISIR
268	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you have received a total amount of student loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional student loans may be limited.				Y
269	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you have received a total amount of student loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional student loans may be limited.				Y
270	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you have received a total amount of student loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional student loans may be limited.				Y
271	Based upon data provided by the National Student Loan Data System (NSLDS) and your reported grade level and dependency status, we have determined that you have received a total amount of student loans that is close to the loan limits established for the federal loan programs. Therefore, your eligibility for additional student loans may be limited.				Y
272	ISSUES AFFECTING YOUR ELIGIBILITY.				Y
273	WHAT YOU MUST DO NOW.				Y
274	OTHER INFORMATION YOU NEED TO KNOW.				Y

Need Analysis


Need Analysis
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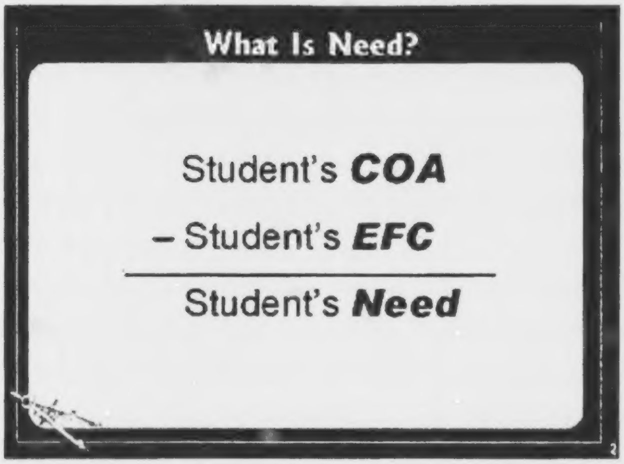


What Is Need?

Student's **COA**

– Student's **EFC**

Student's **Need**

Introduction

It's important to remember that there is a difference between establishing basic (general) eligibility and establishing eligibility for aid from specific federal programs. Basic eligibility doesn't depend on financial need, but program-specific eligibility does.

In determining a student's eligibility, the FAA first determines the student's basic eligibility by reviewing the information provided on the ISIR and confirming the student's enrollment status at the school. Then the FAA determines the student's eligibility for aid from specific federal programs—in part—by calculating the student's financial need.

Need is the difference between two figures:

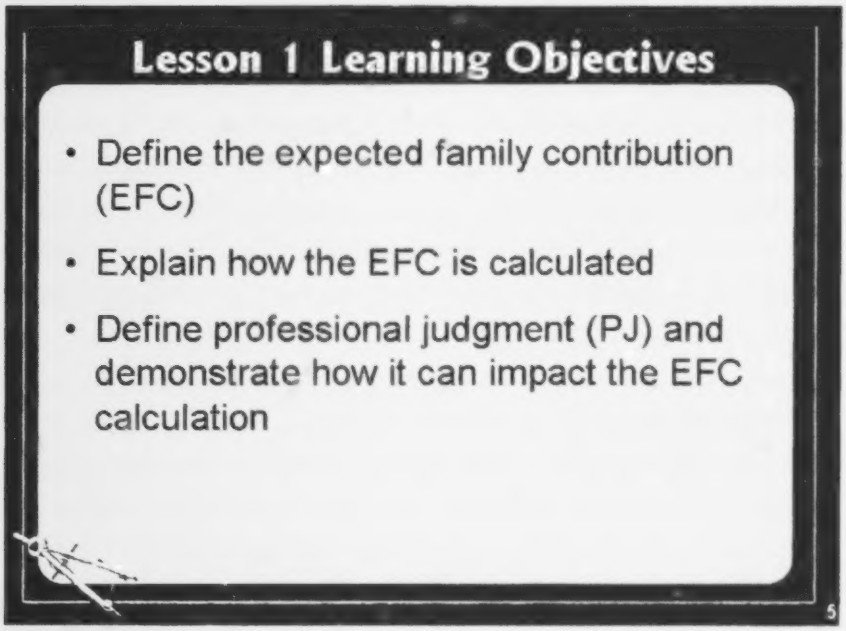
- Student's cost of attendance (COA)
- Student's Expected Family Contribution (EFC)

This module shows how both figures in the need calculation are derived.

- Lesson 1 explains the EFC and how it is calculated
- Lesson 2 explains the components that make up a school's COA, or student budgets

This module also discusses the use of Professional Judgment (PJ) and how it might impact need.

Lesson 1—Calculating the EFC



Lesson 1 Learning Objectives

- Define the expected family contribution (EFC)
- Explain how the EFC is calculated
- Define professional judgment (PJ) and demonstrate how it can impact the EFC calculation

Tools & Resources

EFC Calculation Information

- Schools Portal **fsa4schools.ed.gov**
  - FSA Coach, Module 7: Determining Student Eligibility
- IFAP **ifap.ed.gov**
  - 2002-2003 EFC Formula Worksheets and Tables
  - Higher Education Act (HEA), Title IV, Part F
  - FSA Handbook, Volume 1: Student Eligibility, Chapter 6

Professional Judgment

- HEA Section 479A

Dependency Override

- HEA Section 480 (d)

Acronyms

AGI (Adjust Gross Income)

CPS (Central Processing System)

EFC (Expected Family Contribution)

FAFSA (Free Application for Federal Student Aid)

FM (Federal Methodology)

FNT (Full Needs Test)

HEA (Higher Education Act)

IFAP (Information for Financial Aid Professionals)

IRS (Internal Revenue Service)

ISIR (Institutional Student Information Record)

PJ (Professional Judgment)

SNT (Simplified Needs Test)

Key Terms

Automatic Zero EFC

Base Year

Dependent Student

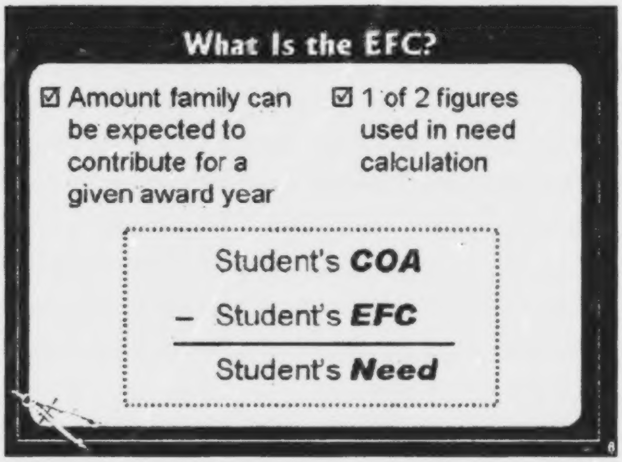
Dependency Override

Expected Family Contribution

Federal Register

Independent Student

Need



What Is the EFC?

- ☑ Amount family can be expected to contribute for a given award year
- ☑ 1 of 2 figures used in need calculation

Student's **COA**
– Student's **EFC**
Student's **Need**

What Is the EFC?

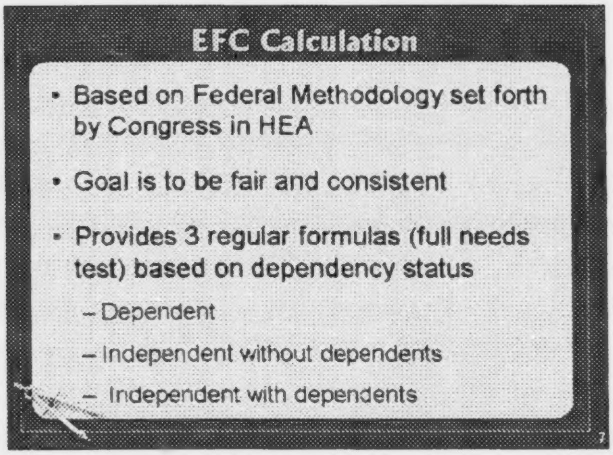
The Expected Family Contribution—or EFC—is the amount of money a family can be expected to contribute toward a student's college costs for a given award year.

The EFC is calculated from data such as income, assets, family size, etc., that the student reports on the Free Application for Federal Student Aid (FAFSA). After the FAFSA is processed by the Central Processing System (CPS) and the EFC is calculated, the result is reported to the school on the Institutional Student Information Record (ISIR).

Because it is one of the two figures a school uses to determine the student's need, it is also one of the most important pieces of information the ISIR provides.

Notes:

The data the student reported on the FAFSA is a snapshot of the student's and family's situation as of the date the FAFSA is completed.



EFC Calculation

- Based on Federal Methodology set forth by Congress in HEA
- Goal is to be fair and consistent
- Provides 3 regular formulas (full needs test) based on dependency status
  - Dependent
  - Independent without dependents
  - Independent with dependents

EFC Calculation

Federal Methodology (FM), prescribed by Congress in the Higher Education Act (HEA), specifies the data elements from the FAFSA and the formulas that the CPS uses to calculate the EFC when the FAFSA is processed. FM provides three basic *or* regular formulas as well as special calculations.

Regular formulas—also referred to as the full needs test (FNT)—are based on dependency status and use the full range of relevant data elements. As the table below shows, each regular formula has a corresponding worksheet for use when a manual EFC calculation is performed.

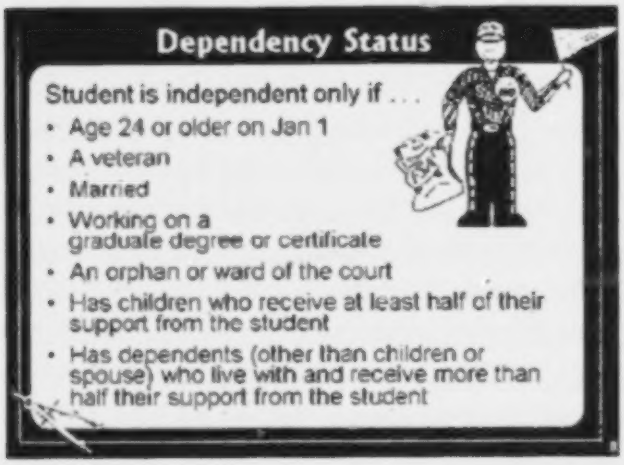
Dependency Status	EFC Calculations	EFC Worksheets
Dependent	Regular (FNT) Simplified (SNT) Automatic Zero EFC	Worksheet A Simplified Worksheet A
Independent without dependents other than spouse	Regular (FNT) Simplified (SNT)	Worksheet B Simplified Worksheet B
Independent with dependents other than spouse	Regular (FNT) Simplified (SNT) Automatic Zero EFC	Worksheet C Simplified Worksheet C

Note:

As the table above indicates, special calculations include simplified versions of the regular formulas (simplified needs test or SNT) and the Automatic 0 EFC.

Challenge:

A student's dependency status for federal financial aid purposes is determined by answers to 7 questions found on the FAFSA. What are they?



Dependency Status

Student is independent only if . . .

- Age 24 or older on Jan 1
- A veteran
- Married
- Working on a graduate degree or certificate
- An orphan or ward of the court
- Has children who receive at least half of their support from the student
- Has dependents (other than children or spouse) who live with and receive more than half their support from the student

Dependency Status

A student is considered independent for federal student aid purposes only if the student meets one of the following criteria:

- Age 24 or older on January 1 of the award year
- A veteran of the U.S. Armed Forces
- Working on a graduate degree or professional certificate
- Married
- An orphan or ward of the court
- Has children who receive at least half their support from the student
- Has dependents (other than children or spouse) who live with and receive more than half of their support from the student

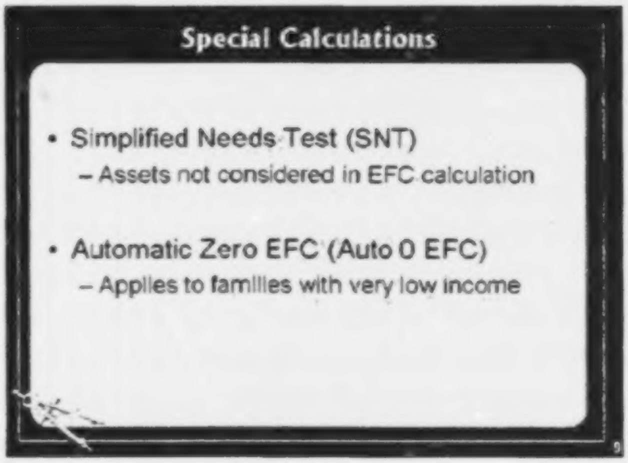
Otherwise, the student is considered dependent.

Note:

See Supplement A for a copy of the EFC Guide, which provides detailed information about the EFC calculation.

Challenge:

Which EFC Worksheets are used for dependent students?



Special Calculations

- Simplified Needs Test (SNT)
  - Assets not considered in EFC calculation
- Automatic Zero EFC (Auto 0 EFC)
  - Applies to families with very low income

9

Special Calculations

Along with the three regular EFC formulas, the HEA provides for special calculations of the EFC.

Simplified Needs Test (SNT)

One type of special calculation is the simplified formula. The simplified formula is like the regular formula, except that asset information isn't included in the EFC calculation. As the table on page 6 indicates, each regular formula has a corresponding simplified version (also referred to as the simplified needs test *or* SNT).

The dependent student qualifies for the simplified formula if the student *and* parents are not required to file IRS Form 1040 (long form), and the combined Adjusted Gross Income (AGI) is less than $50,000 for parents who are taxfilers or the combined income earned from work is less than $50,000 for parents who are nonfilers.

The independent student qualifies if the student and spouse (if any) are not required to file IRS Form 1040 and their combined AGI (for taxfilers) or their combined income earned from work (for nonfilers) is less than $50,000.

Automatic Zero EFC (Auto 0 EFC)

The Automatic Zero EFC applies to students with very low income. As implied by the name, students who qualify automatically receive a 0 EFC.

For a taxfiler to qualify for the Automatic Zero EFC, the maximum combined adjusted gross income (AGI) is less than or equal to the maximum amount of income that qualifies the taxfiler to claim the maximum federal earned income credit ($13,000 for 2002-2003 and $15,000 for 2003-2004). For a nonfiler to qualify, the maximum pertains to combined income earned from work.

Notes:

See page A-2 of Supplement A for a summary of the EFC calculations, as well as page A-3 for the criteria used to determine who is eligible to file IRS Form 1040A and IRS Form 1040EZ.

The ISIR indicates how the EFC was determined—by the particular formula or by the student's being eligible for the Automatic Zero EFC.

The 2002-2003 FAFSA^{SM}

Free Application for Federal Student Aid
For July 1, 2002 — June 30, 2003

OMB # 1845-0001

Step One: For questions 1-34, leave blank any questions that do not apply to you (the student).

1-3. Your full name (as it appears on your Social Security card)
1. LAST NAME Berg 2. FIRST NAME Peter 3. MIDDLE INITIAL J

4-7. Your permanent mailing address
4. NUMBER AND STREET (INCLUDE APT. NUMBER) 123 Main Street
5. CITY (AND COUNTRY IF NOT U.S.) Palm Bch Gardens 6. STATE FL 7. ZIP CODE 33418

8. Your Social Security Number 393 95 1176

9. Your date of birth 12 / 13 / 1979

10. Your permanent telephone number (561) 555 - 1211

11-12. Your driver's license number and state (if any)
11. LICENSE NUMBER SFA-111555111 12. STATE FL

13. Are you a U.S. citizen? Pick one. See page 2.
a. Yes, I am a U.S. citizen. **Skip to question 15** ● 1
b. No, but I am an eligible noncitizen. **Fill in question 14.** ○ 2
c. No, I am not a citizen or eligible noncitizen. ○ 3

14. ALIEN REGISTRATION NUMBER A

15. What is your marital status as of today?
I am single, divorced or widowed ● 1
I am married/remarried ○ 2
I am separated ○ 3

16. Month and year you were married, separated, divorced, or widowed MONTH / YEAR

For each question (17 - 21), please mark whether you will be full time, 3/4 time, half time, less than half time, or not attending. **See page 2.**

17. Summer 2002	Full time/Not sure ○ 1	3/4 time ○ 2	Half time ○ 3	Less than half time ○ 4	Not attending ● 5
18. Fall 2002	Full time/Not sure ● 1	3/4 time ○ 2	Half time ○ 3	Less than half time ○ 4	Not attending ○ 5
19. Winter 2002-2003	Full time/Not sure ● 1	3/4 time ○ 2	Half time ○ 3	Less than half time ○ 4	Not attending ○ 5
20. Spring 2003	Full time/Not sure ● 1	3/4 time ○ 2	Half time ○ 3	Less than half time ○ 4	Not attending ○ 5
21. Summer 2003	Full time/Not sure ○ 1	3/4 time ○ 2	Half time ○ 3	Less than half time ○ 4	Not attending ● 5

22. Highest school your father completed	Middle school/Jr. High ○ 1	High school ● 2	College or beyond ○ 3	Other/unknown ○ 4
23. Highest school your mother completed	Middle school/Jr. High ○ 1	High school ○ 2	College or beyond ● 3	Other/unknown ○ 4

24. What is your state of legal residence? STATE FL

25. Did you become a legal resident of this state before January 1, 1997? Yes ● 1 No ○ 2

26. If the answer to question 25 is "No," give month and year you became a legal resident. MONTH / YEAR

27. Are you male? (Most male students must register with Selective Service to get federal aid.) Yes ● 1 No ○ 2

28. If you are male (age 18-25) and not registered, answer "Yes" and Selective Service will register you. Yes ○ 1 No ○ 2

29. What degree or certificate will you be working on during 2002-2003? See page 2 and enter the correct number in the box. 1

30. What will be your grade level when you begin the 2002-2003 school year? See page 2 and enter the correct number in the box. 5

31. Will you have a high school diploma or GED before you enroll? Yes ● 1 No ○ 2

32. Will you have your first bachelor's degree before July 1, 2002? Yes ○ 1 No ● 2

33. In addition to grants, are you interested in student loans (which you must pay back)? Yes ● 1 No ○ 2

34. In addition to grants, are you interested in "work-study" (which you earn through work)? Yes ● 1 No ○ 2

35. **Do not leave this question blank. Have you ever been convicted of possessing or selling illegal drugs? If you have, answer "Yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid.** No ● 1 Yes ○ 3

DO NOT LEAVE QUESTION 35 BLANK

Page 3

For Help — 1-800-433-3243

Step Two: For questions 36-49, report your (the student's) income and assets. If you are married today, report your and your spouse's income and assets, even if you were not married in 2001. Ignore references to "spouse" if you are currently single, separated, divorced, or widowed.

36. For 2001, have you (the student) completed your IRS income tax return or another tax return listed in question 37?
a. I have already completed my return ● 1
b. I will file, but I have not yet completed my return ○ 2
c. I'm not going to file. (Skip to question 42.) ○ 3

37. What income tax return did you file or will you file for 2001?
a. IRS 1040 ○ 1
b. IRS 1040A, 1040EZ, 1040Telefile ● 2
c. A foreign tax return. See page 2. ○ 3
d. A tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau. See page 2 ○ 4

38. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? See page 2. Yes ● 1 No ○ 2 Don't Know ○ 3

For questions 39-51, if the answer is zero or the question does not apply to you, enter 0.

39. What was your (and spouse's) adjusted gross income for 2001? Adjusted gross income is on IRS Form 1040–line 33; 1040A–line 19; 1040EZ–line 4; or Telefile–line I. $ 2,301

40. Enter the total amount of your (and spouse's) income tax for 2001. Income tax amount is on IRS Form 1040–lines 47 + 52; 1040A–lines 30 + 34; 1040EZ–line 11; or Telefile–line K(2). $ 119

41. Enter your (and spouse's) exemptions for 2001. Exemptions are on IRS Form 1040–line 6d or on Form 1040A–line 6d. For Form 1040EZ or Telefile, see page 2. 01

42-43. How much did you (and spouse) earn from working (wages, salaries, tips, etc.) in 2001? Answer this question whether or not you filed a tax return. This information may be on your W-2 forms, or on IRS Form 1040–lines 7 + 12 + 18; 1040A–line 7; or 1040EZ–line 1. Telefilers should use their W-2 forms.
You (42) $ 2,301
Your Spouse (43) $ ☐☐ , ☐☐☐

Student (and Spouse) Worksheets (44-46)

44-46. Go to page 8 and complete the columns on the left of Worksheets A, B and C. Enter the student (and spouse) totals in questions 44, 45, and 46, respectively. Even though you may have few of the Worksheet items, check each line carefully.
Worksheet A (44) $ ☐☐ , ☐☐☐
Worksheet B (45) $ ☐☐ , ☐☐☐
Worksheet C (46) $ ☐☐ , ☐☐☐

47. As of today, what is the net worth of your (and spouse's) current investments? See page 2. $ ☐☐☐ , ☐☐☐

48. As of today, what is the net worth of your (and spouse's) current businesses and/or investment farms? See page 2. Do not include a farm that you live on and operate. $ ☐☐☐ , ☐☐☐

49. As of today, what is your (and spouse's) total current balance of cash, savings, and checking accounts? Do not include student financial aid. $ ☐☐☐ , ☐☐☐

50-51. If you receive veterans' education benefits, for how many months from July 1, 2002 through June 30, 2003 will you receive these benefits, and what amount will you receive per month? Do not include your spouse's veterans education benefits.
Months (50) ☐☐
Amount (51) $ ☐☐☐

Step Three: Answer all seven questions in this step.

52. Were you born before January 1, 1979? Yes ○ 1 No ● 2
53. During the school year 2002-2003, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? Yes ○ 1 No ● 2
54. As of today, are you married? (Answer "Yes" if you are separated but not divorced.) Yes ○ 1 No ● 2
55. Do you have children who receive more than half of their support from you? Yes ○ 1 No ● 2
56. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2003? Yes ○ 1 No ● 2
57. Are you an orphan, or are you or were you (until age 18) a ward/dependent of the court? Yes ○ 1 No ● 2
58. Are you a veteran of the U.S. Armed Forces? See page 2. Yes ○ 1 No ● 2

If you (the student) answer "No" to every question in Step Three, go to Step Four.
If you answer "Yes" to any question in Step Three, skip Step Four and go to Step Five on page 6.
(If you are a health profession student, your school may require you to complete Step Four even if you answered "Yes" in Step Three.)

Page 4 For Help – www.ed.gov/prog_info/SFA/FAFSA

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Step Four: Complete this step if you (the student) answered "No" to all questions in Step Three.

59. Go to page 7 to determine who is considered a parent for this step. What is your parents' marital status as of today?
(Pick one.) Married/Remarried ○ 1 Single ○ 2 Divorced/Separated ○ 3 Widowed ○ 4

60-63. What are the Social Security Numbers and last names of the parents reporting information on this form?
If your parent does not have a Social Security Number, enter 000-00-0000

60. FATHER'S/STEPFATHER'S SOCIAL SECURITY NUMBER ☐☐☐-☐☐-☐☐☐☐
61. FATHER'S/STEPFATHER'S LAST NAME ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
62. MOTHER'S/STEPMOTHER'S SOCIAL SECURITY NUMBER 395-63-0988
63. MOTHER'S/STEPMOTHER'S LAST NAME Berg

64. Go to page 7 to determine how many people are in your parents' household. 02

65. Go to page 7 to determine how many in question 64 (exclude your parents) will be college students between July 1, 2002 and June 30, 2003. 1

66. What is your parents' state of legal residence? STATE FL

67. Did your parents become legal residents of the state in question 66 before January 1, 1997? Yes ○ 1 No ○ 2

68. If the answer to question 67 is "No," give the month and year legal residency began for the parent who has lived in the state the longest. MONTH ☐☐ / YEAR ☐☐☐☐

69. What is the age of your older parent? 48

70. For 2001, have your parents completed their IRS income tax return or another tax return listed in question 71?
a. My parents have already completed their return. ● 1
b. My parents will file, but they have not yet completed their return. ○ 2
c. My parents are not going to file. (Skip to question 76.) ○ 3

71. What income tax return did your parents file or will they file for 2001?
a. IRS 1040 ● 1
b. IRS 1040A, 1040EZ, 1040Telefile ○ 2
c. A foreign tax return. See page 2. ○ 3
d. A tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau. See page 2. ○ 4

72. If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? See page 2. Yes ○ 1 No ○ 2 Don't Know ○ 3

For questions 73 - 83, if the answer is zero or the question does not apply, enter 0.

73. What was your parents' adjusted gross income for 2001? Adjusted gross income is on IRS Form 1040–line 33; 1040A–line 19; 1040EZ–line 4; or Telefile–line I. $ 45,906

74. Enter the total amount of your parents' income tax for 2001. Income tax amount is on IRS Form 1040–lines 47 + 52; 1040A–lines 30 + 34; 1040EZ–line 11; or Telefile–line K(2). $ 6,198

75. Enter your parents' exemptions for 2001. Exemptions are on IRS Form 1040–line 6d or on Form 1040A–line 6d. For Form 1040EZ or Telefile, see page 2. 02

76-77. How much did your parents earn from working (wages, salaries, tips, etc.) in 2001? Answer this question whether or not your parents filed a tax return. This information may be on their W-2 forms, or on IRS Form 1040–lines 7 + 12 + 18; 1040A–line 7; or 1040EZ–line 1. Telefilers should use their W-2 forms.
Father/Stepfather (76) $ ☐☐☐,☐☐☐
Mother/Stepmother (77) $ 28,865

Parent Worksheets (78-80)

78-80. Go to page 8 and complete the columns on the right of Worksheets A, B, and C. Enter the parent totals in questions 78, 79, and 80, respectively. Even though your parents may have few of the worksheet items, check each line carefully.
Worksheet A (78) $ ☐☐,☐☐☐
Worksheet B (79) $ 2,652
Worksheet C (80) $ 409

81. As of today, what is the net worth of your parents' current investments? See page 2. $ 0

82. As of today, what is the net worth of your parents' current businesses and/or investment farms? See page 2. Do not include a farm that your parents live on and operate. $ 0

83. As of today, what is your parents' total current balance of cash, savings, and checking accounts? $ 0

Now go to Step Six.

Step Five: Complete this step only if you (the student) answered "Yes" to any question in Step Three.

84. Go to page 7 to determine how many people are in your (and your spouse's) household. 02

85. Go to page 7 to determine how many in question 84 will be college students between July 1, 2002 and June 30, 2003. 2

Step Six: Please tell us which schools should receive your information.

Enter the 6-digit federal school code and your housing plans. Look for the federal school codes at **www.fafsa.ed.gov**, at your college financial aid office, at your public library, or by asking your high school guidance counselor. If you cannot get the federal school code, write in the complete name, address, city, and state of the college. For state aid, you may wish to list your preferred school first.

					HOUSING PLANS
86.	002670	OR			87. on campus ○ off campus ● with parent ○
88.	001540	OR			89. on campus ○ off campus ● with parent ○
90.	008846	OR			91. on campus ○ off campus ● with parent ○
92.		OR			93. on campus ○ off campus ○ with parent ○
94.	009999	OR			95. on campus ○ off campus ○ with parent ●
96.		OR			97. on campus ○ off campus ○ with parent ○

Step Seven: Please read, sign, and date.

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, and (4) will notify your school if you default on a federal student loan.

If you are the parent or the student, by signing this application you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include your U.S. or state income tax forms. Also, you certify that you understand that **the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies.** If you purposely give false or misleading information, you may be fined $20,000, sent to prison, or both.

98. Date this form was completed.

06 / 07 / 2002 ● or 2003 ○

99. Student signature (Sign in box)

Peter Berg

Parent signature (one parent whose information is provided in Step Four) (Sign in box)

Emma Berg

If this form was filled out by someone other than you, your spouse, or your parent(s), that person must complete this part.

Preparer's name, firm, and address

100. Preparer's Social Security Number (or 101)

☐☐☐-☐☐-☐☐☐☐

101. Employer ID number (or 100)

☐☐-☐☐☐☐☐☐☐

102. Preparer's signature and date

SCHOOL USE ONLY:

D/O ○

Federal School Code

FAA SIGNATURE

MDE USE ONLY:
Special Handle

Page 6

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2002-03 EFC FORMULA A: DEPENDENT STUDENT

REGULAR WORKSHEET
Page 1
A

PARENTS' INCOME IN 2001

1. Parents' Adjusted Gross Income (FAFSA/SAR #73) (If negative, enter zero.)	
2. a. Father's income earned from work (FAFSA/SAR #76) ______	
2. b. Mother's income earned from work (FAFSA/SAR #77) + ______	
Total parents' income earned from work = 2.	
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #78) ______	
• Total from FAFSA Worksheet B (FAFSA/SAR #79) + ______	
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #80) -	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST PARENTS' INCOME

8. 2001 U.S. income tax paid (FAFSA/SAR #74) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table A1. If negative, enter zero.) +	
10. Father's Social Security tax allow. (Table A2) +	
11. Mother's Social Security tax allow. (Table A2) +	
12. Income protection allowance (Table A3) +	
13. Employment expense allowance:	
• Two working parents: 35% of the lesser of the earned incomes, or $3,000, whichever is less	
• One-parent families: 35% of earned income, or $3,000, whichever is less	
• Two-parent families, one working parent: enter zero +	
14. TOTAL ALLOWANCES =	

AVAILABLE INCOME

Total income (from line 7)	
Total allowances (from line 14) -	
15. AVAILABLE INCOME (AI) May be a negative number. =	

PARENTS' CONTRIBUTION FROM ASSETS

16. Net worth of investments** (FAFSA/SAR #81) If negative, enter zero.	
17. Net worth of business and/or investment farm (FAFSA/SAR #82) If negative, enter zero.	
18. Adjusted net worth of business/farm (Calculate using Table A4.) +	
19. Cash, savings, & checking (FAFSA/SAR #83) +	
20. Net worth (sum of lines 16, 18, and 19) =	
21. Education savings and asset protection allowance (Table A5) -	
22. Discretionary net worth (line 20 minus line 21) =	
23. Asset conversion rate X	.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero. =	

PARENTS' CONTRIBUTION

Available Income (AI) (from line 15)	
Contribution from assets (from line 24) +	
25. Adjusted Available Income (AAI) May be a negative number. =	
26. Total parents' contribution from AAI (Calculate using Table A6; if negative, enter zero.)	
27. Number in college in 2002-03 (Exclude parents) (FAFSA/SAR #65) ÷	
28. PARENTS' CONTRIBUTION (standard contribution for 9-month enrollment)*** If negative, enter zero. =	

---

*STOP HERE if **both** of the following are true: line 3 is $13,000 or less, **plus** the student **and** parents are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. If both circumstances are true, the Expected Family Contribution is automatically zero.

**Do not include the family's home.

***To calculate the parents' contribution for other than 9-month enrollment, see page 11.

continued on reverse

REGULAR
WORKSHEET
Page 2

A

STUDENT'S INCOME IN 2001	
29. Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
30. Income earned from work (FAFSA/SAR #42)	
31. Taxable Income (If tax filer, enter the amount from line 29. If non-tax filer, enter the amount from line 30.)	▨
32. Untaxed income and benefits: • Total from FAFSA Worksheet A (FAFSA/SAR #44) ______ • Total from FAFSA Worksheet B (FAFSA/SAR #45) + ______	▨
Total untaxed income and benefits = 32.	
33. Taxable and untaxed income (sum of line 31 and line 32)	
34. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
35. TOTAL INCOME (line 33 minus line 34) May be a negative number. =	

ALLOWANCES AGAINST STUDENT INCOME	
36. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
37. State and other tax allowance (Table A7. If negative, enter zero.) +	
38. Social Security tax allowance (Table A2) +	
39. Income protection allowance +	2,330
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.) +	
41. TOTAL ALLOWANCES =	

STUDENT'S CONTRIBUTION FROM INCOME	
Total income (from line 35)	
Total allowances (from line 41) -	
42. Available income (AI) =	
43. Assessment of AI X	.50
44. STUDENT'S CONTRIBUTION FROM AI = If negative, enter zero.	

STUDENT'S CONTRIBUTION FROM ASSETS	
45. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
46. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero. +	
47. Cash, savings, & checking (FAFSA/SAR #49) +	
48. Net worth (sum of lines 45 through 47) =	
49. Assessment rate X	.35
50. STUDENT'S CONTRIBUTION FROM ASSETS =	

EXPECTED FAMILY CONTRIBUTION	
PARENTS' CONTRIBUTION (from line 28)	
STUDENT'S CONTRIBUTION FROM AI (from line 44) +	
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50) +	
51. EXPECTED FAMILY CONTRIBUTION (standard contribution for 9-month enrollment)** If negative, enter zero. =	

*Do not include the student's home.

** To calculate the EFC for other than 9-month enrollment, see the next page.

Table A1: State and Other Tax Allowance

for Worksheet A (parents only)

STATE	PERCENT OF TOTAL INCOME	
	$0-14,999	$15,000 or more
Alabama	5%	4%
Alaska	3%	2%
American Samoa	4%	3%
Arizona	6%	5%
Arkansas	6%	5%
California	8%	7%
Canada	4%	3%
Colorado	7%	6%
Connecticut	6%	5%
Delaware	8%	7%
District of Columbia	10%	9%
Federated States of Micronesia	4%	3%
Florida	4%	3%
Georgia	7%	6%
Guam	4%	3%
Hawaii	8%	7%
Idaho	7%	6%
Illinois	6%	5%
Indiana	6%	5%
Iowa	8%	7%
Kansas	7%	6%
Kentucky	7%	6%
Louisiana	4%	3%
Maine	9%	8%
Marshall Islands	4%	3%
Maryland	9%	8%
Massachusetts	9%	8%
Mexico	4%	3%
Michigan	9%	8%
Minnesota	9%	8%
Mississippi	5%	4%
Missouri	6%	5%
Montana	8%	7%
Nebraska	8%	7%
Nevada	3%	2%
New Hampshire	7%	6%
New Jersey	8%	7%
New Mexico	6%	5%
New York	11%	10%
North Carolina	8%	7%
North Dakota	6%	5%
Northern Mariana Islands	4%	3%
Ohio	8%	7%
Oklahoma	6%	5%
Oregon	10%	9%
Palau	4%	3%
Pennsylvania	7%	6%
Puerto Rico	4%	3%
Rhode Island	9%	8%
South Carolina	8%	7%
South Dakota	4%	3%
Tennessee	3%	2%
Texas	3%	2%
Utah	8%	7%
Vermont	8%	7%
Virgin Islands	4%	3%
Virginia	8%	7%
Washington	4%	3%
West Virginia	6%	5%
Wisconsin	10%	9%
Wyoming	3%	2%
Blank or Invalid State	4%	3%
OTHER	4%	3%

Multiply parents' total income (from Worksheet A, line 7) by the appropriate rate from the table above to get the "state and other tax allowance." Use the parents' *state of legal residence* (FAFSA/SAR #66). If this item is blank or invalid, use the student's *state of legal residence* (FAFSA/SAR #24). If both items are blank or invalid, use the *state* in the student's mailing address (FAFSA/SAR #6). If all three items are blank or invalid, use the rate for a blank or invalid state above.

Table A2: Social Security Tax

Calculate separately the Social Security tax of father, mother, and student.

Income Earned from Work*	**Social Security Tax**
$0 - $80,400	7.65% of income
$80,401 or greater	$6,150.60 + 1.45% of amount over $80,400

*Father's 2001 income earned from work is FAFSA/SAR #76.
Mother's 2001 income earned from work is FAFSA/SAR #77.
Student's 2001 income earned from work is FAFSA/SAR #42.
Social Security tax will never be less than zero.

Table A3: Income Protection Allowance

Number in parents' household, including student (FAFSA/SAR #64)	Number of college students in household (FAFSA/SAR #65)				
	1	2	3	4	5
2	$13,210	$10,950	———	———	———
3	16,450	14,210	$11,940	———	———
4	20,320	18,060	15,810	$13,550	———
5	23,980	21,720	19,470	17,210	$14,960
6	28,050	25,790	23,540	21,280	19,030

NOTE: For each additional family member, add $3,170.
For each additional college student (except parents), subtract $2,250.

Table A4: Business/Farm Net Worth Adjustment

for EFC Formula Worksheet A (parents only)

If the net worth of a business or farm is—	**Then the adjusted net worth is—**
Less than $1	$0
$1 to $95,000	40% of net worth of business/farm
$95,001 to $285,000	$ 38,000 + 50% of excess over $95,000
$285,001 to $470,000	$133,000 + 60% of excess over $285,000
$470,001 or more	$244,000 + 100% of excess over $470,000

Table A5: Education Savings and Asset Protection Allowance

for EFC Formula Worksheet A (parents only)

*Age of older parent**	Allowance if there are two parents	Allowance if there is only one parent	*Age of older parent**	Allowance if there are two parents	Allowance if there is only one parent
25 or less..	0	0	45	38,600	18,600
26	2,300	1,100	46	39,600	18,900
27	4,600	2,200	47	40,600	19,400
28	6,900	3,300	48	41,900	19,900
29	9,100	4,500	49	42,900	20,300
30	11,400	5,600	50	44,000	20,800
31	13,700	6,700	51	45,100	21,200
32	16,000	7,800	52	46,500	21,700
33	18,300	8,900	53	47,600	22,400
34	20,600	10,000	54	49,100	22,900
35	22,900	11,100	55	50,300	23,400
36	25,200	12,200	56	51,800	24,000
37	27,400	13,400	57	53,300	24,700
38	29,700	14,500	58	54,900	25,300
39	32,000	15,600	59	56,600	26,000
40	34,300	16,700	60	58,300	26,600
41	35,200	17,000	61	60,000	27,400
42	36,100	17,400	62	62,000	28,100
43	36,700	17,800	63	63,800	28,900
44	37,700	18,200	64	66,000	29,700
			65 or more	68,200	30,700

*If age of older parent (FAFSA/SAR #69) is blank, use age 45 on the table.

Table A6: Parents' Contribution From AAI

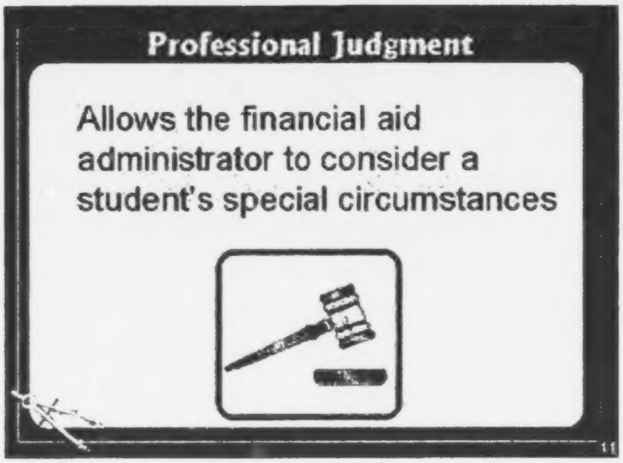
If parents' AAI is—	**The parents' contribution from AAI is—**
-$3,410 or less	-$750
-$3,409 to $11,800	22% of AAI
$11,801 to $14,800	$2,596 + 25% of AAI over $11,800
$14,801 to $17,800	$3,346 + 29% of AAI over $14,800
$17,801 to $20,800	$4,216 + 34% of AAI over $17,800
$20,801 to $23,900	$5,236 + 40% of AAI over $20,800
$23,901 or more	$6,476 + 47% of AAI over $23,900

Table A7: State and Other Tax Allowance

for Worksheet A (student only)

Alabama	3%
Alaska	0%
American Samoa	2%
Arizona	3%
Arkansas	4%
California	5%
Canada	2%
Colorado	4%
Connecticut	2%
Delaware	5%
District of Columbia	7%
Federated States of Micronesia	2%
Florida	1%
Georgia	4%
Guam	2%
Hawaii	6%
Idaho	5%
Illinois	2%
Indiana	4%
Iowa	5%
Kansas	4%
Kentucky	5%
Louisiana	2%
Maine	5%
Marshall Islands	2%
Maryland	6%
Massachusetts	5%
Mexico	2%
Michigan	4%
Minnesota	6%
Mississippi	3%
Missouri	3%
Montana	5%
Nebraska	4%
Nevada	0%
New Hampshire	1%
New Jersey	3%
New Mexico	4%
New York	7%
North Carolina	5%
North Dakota	2%
Northern Mariana Islands	2%
Ohio	5%
Oklahoma	4%
Oregon	6%
Palau	2%
Pennsylvania	3%
Puerto Rico	2%
Rhode Island	4%
South Carolina	5%
South Dakota	0%
Tennessee	0%
Texas	0%
Utah	5%
Vermont	4%
Virgin Islands	2%
Virginia	4%
Washington	0%
West Virginia	4%
Wisconsin	5%
Wyoming	0%
Blank or Invalid State	2%
OTHER	2%

Multiply the total income of student (Worksheet A, line 35) by the appropriate rate from the table above to get the "state and other tax allowance" (line 37 of Regular Worksheet A). Use the student's *state of legal residence* (FAFSA/SAR #24). If this item is blank or invalid, use the *state* in student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use the parents' *state of legal residence* (FAFSA/SAR #66). If all three items are blank or invalid, use the rate for a blank or invalid state above.



Professional Judgment

Allows the financial aid administrator to consider a student's special circumstances

Professional Judgment

Professional Judgment (PJ) is a provision in Section 479A of the HEA that *authorizes* FAAs—on a case-by-case basis—to take into consideration special circumstances that may affect a student's need.

Examples of a student's special circumstances include:

- Recent loss of family income (job loss)
- Changes to assets or savings
- Unusually high child care costs
- Medical or dental expenses not covered by insurance
- Tuition expenses at private elementary or secondary schools
- Parent(s) enrolled at least half-time as a degree-seeking student at a school that is eligible to participate in Title IV programs

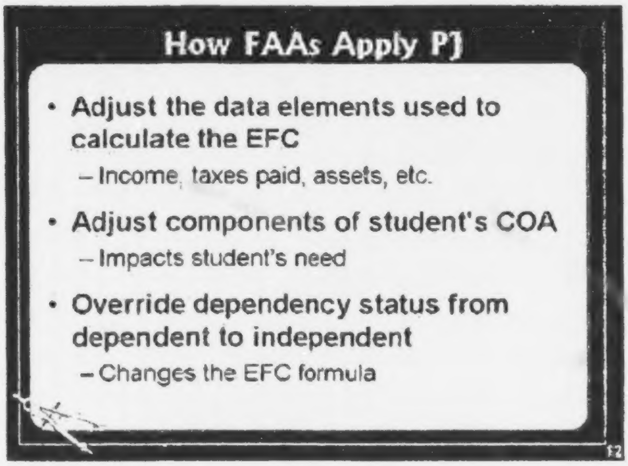
In addition, Section 480(d) of the HEA allows the FAA to change or override the dependency status of an otherwise dependent student to independent due to unusual/extenuating circumstances, such as a break in the family relationship.

Note:

FAAs are not allowed to use Professional Judgment to circumvent the law or federal Title IV regulations.

Challenge:

For what other special circumstances might PJ apply?



How FAAs Apply PJ

- Adjust the data elements used to calculate the EFC
  - Income, taxes paid, assets, etc.
- Adjust components of student's COA
  - Impacts student's need
- Override dependency status from dependent to independent
  - Changes the EFC formula

How FAAs Apply PJ

When considering a student's special circumstances, the FAA decides if and how PJ may apply. The law allows the FAA several options.

The FAA has the option to change the student's dependency status from dependent to independent (dependency override).

The FAA also has the option to:

- Adjust one or more values of the FAFSA data elements used to calculate the student's EFC
- Adjust the amounts/components of the student's COA

For example, the FAA might adjust a student's FAFSA data values by:

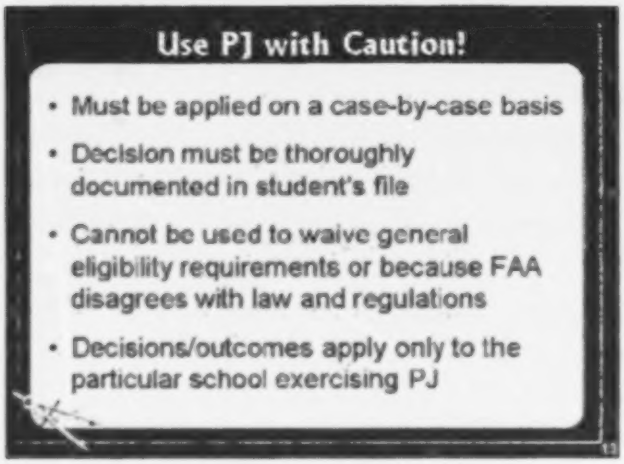
- Decreasing income from work and/or AGI
- Decreasing untaxed income
- Increasing income exclusions
- Increasing taxes paid
- Decreasing assets and/or cash balance

Under no circumstances is the FAA allowed to simply assign the student a particular EFC. Any change to the EFC must be based on adjusting data elements then recalculating the EFC. In addition, FAAs can adjust data elements only on an ISIR that has a calculated EFC (not on a rejected ISIR).

Notes:

The law specifies that professional judgment may not be regulated by ED.

The possible impact of PJ on the COA is discussed more fully in Lesson 2.



Use PJ with Caution!

- Must be applied on a case-by-case basis
- Decision must be thoroughly documented in student's file
- Cannot be used to waive general eligibility requirements or because FAA disagrees with law and regulations
- Decisions/outcomes apply only to the particular school exercising PJ

Use PJ with Caution!

FAAs must keep in mind some important considerations when using PJ. First, a school is required to have a written policy that states whether or not the school will exercise PJ.

Schools choosing to use PJ must be certain that

- Special circumstances are considered only on a case-by-case basis
- PJ decisions are thoroughly documented in the student's file
- PJ decisions are not used to waive basic/general eligibility requirements for the student under consideration
- PJ is not used to circumvent federal laws and regulations that the school/FAA disagrees with

In addition, FAAs must remember that the outcomes of all their PJ decisions apply only at their own schools. If a student transfers, the receiving school must consider the student's circumstances and document any PJ adjustments or dependency overrides.

Note:

See page 2 of Appendix C for a summary of PJ policy requirements.

Challenge:

When submitting a student's data to the CPS for reprocessing, how does a school indicate that the changes to FAFSA data values and/or dependency status are the result of applying PJ?

Does PJ Apply?

Read the 3 scenarios below. Assume that your school does consider PJ issues and that you have adequate documentation to act on each request.

Based on the circumstances presented in each case, what action, if any, would you take? For example

- Would you approve the request?
- If so, what type adjustment would you make? Why?
- How does this adjustment impact the student's need?
- In your opinion, what documentation is needed to support your decision?

1. Allen Polk comes to see you in November to ask that you exclude the $2,000 cash bank balance he reported on his FAFSA. He was in a very serious 3-vehicle traffic accident 2 months ago and, although he was not injured, all 11 passengers in the other 2 vehicles were. Because he was cited for reckless driving, all are suing him. He's had to use his $2,000 in savings to retain a lawyer. Unfortunately, legal problems are not his only troubles. Due to all the stress he's been under, he's already had to take 1 month off from work without pay. To make matters worse, his doctor advises that he should take it easy and not return to work for at least another 3 months.

2. Peter Berg, age 19, asks that you consider him independent. Since the time he filed his FAFSA, his mother, his only living parent, has entered a witness protection program. He has no idea where she is, and all communication with her has been totally and indefinitely severed.

3. Patricia Smithson insists that you review her student file and give her more assistance. She wants you to consider the fact that she contributes $200 a month to the support of her elderly parents, who, until they moved to a retirement community in Florida, had no previous financial problems. Patricia says that, over the course of the first 4 months of this new support arrangement, she used up the $800 in savings reported on her FAFSA. With her savings all gone, she's not sure how she's going to be able to continue contributing her fair share of support.

2002-03 EFC FORMULA B: INDEPENDENT STUDENT
Without Dependent(s) Other Than A Spouse

REGULAR WORKSHEET Page 1 **B**

STUDENT/SPOUSE INCOME IN 2001		
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		17,207
2. a. Student's income earned from work (FAFSA/SAR #42)	17,126	
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ 0	
Total student/spouse income earned from work = 2.		17 126
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)		17,207
4. Untaxed income and benefits:		
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	0	
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ 0	
Total untaxed income and benefits = 4.		0
5. Taxable and untaxed income (sum of line 3 and line 4)		17,207
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -		0
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number. =		17,207

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	1,234
9. State and other tax allowance (Table B1. If negative, enter zero.) +	172
10. Student's Social Security tax (Table B2) +	1,310
11. Spouse's Social Security tax (Table B2) +	0
12. Income protection allowance: • $5,300 for unmarried or separated student; • $5,300 for married student if both student & spouse are enrolled at least 1/2 time; • $8,470 for married student if only the student is enrolled at least 1/2 time. +	5,300
13. Employment expense allowance: • If student is not married or is separated, the allowance is zero. • If student is married but only one person is working (the student or spouse), the allowance is zero. • If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or $3,000, whichever is less. +	0
14. **TOTAL ALLOWANCES** =	8,016

CONTRIBUTION FROM AVAILABLE INCOME		
Total income (from line 7)		17,207
Total allowances (from line 14)	-	8,016
15. AVAILABLE INCOME (AI)	=	9,191
16. Assessment rate	X	.50
17. CONTRIBUTION FROM AI May be a negative number.	=	4,596

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS		
18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.		0
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	0	
20. Adjusted net worth of business/farm (Calculate using Table B3.)	+	0
21. Cash, savings, & checking (FAFSA/SAR #49)	+	2,000
22. Net worth (sum of lines 18, 20, and 21)	=	2,000
23. Asset protection allowance (Table B4)	-	0
24. Discretionary net worth (line 22 minus line 23)	=	2,000
25. Asset conversion rate	X	.35
26. CONTRIBUTION FROM ASSETS If negative, enter zero.		700

EXPECTED FAMILY CONTRIBUTION		
Contribution from AI (from line 17) May be a negative number.		4,596
Contribution from assets (from line 26)	+	700
27. Contribution from AI and assets	=	5,296
28. Number in college in 2002-03 (FAFSA/SAR #85)	÷	1
29. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)**	=	5,296

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

Allen Polk

Worksheets - 21

2002-03 EFC FORMULA B: INDEPENDENT STUDENT
Without Dependent(s) Other Than A Spouse

SIMPLIFIED WORKSHEET Page 1 **B**

STUDENT/SPOUSE INCOME IN 2001	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	17,207
2. a. Student's income earned from work (FAFSA/SAR #42) 17,126	
2. b. Spouse's income earned from work (FAFSA/SAR #43) + 0	
Total student/spouse income earned from work = 2.	17,126
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	17,207
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44) 0	
• Total from FAFSA Worksheet B (FAFSA/SAR #45) + 0	
Total untaxed income and benefits = 4.	0
5. Taxable and untaxed income (sum of line 3 and line 4)	17,207
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) −	0
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =	17,207

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	1,234
9. State and other tax allowance (Table B1. If negative, enter zero.) +	172
10. Student's Social Security tax (Table B2) +	1,310
11. Spouse's Social Security tax (Table B2) +	0
12. Income protection allowance: • $5,300 for unmarried or seperated student • $5,300 for married student if both student & spouse are enrolled at least 1/2 time • $8,470 for married student if only the student is enrolled at least 1/2 time. +	5,300
13. Employment expense allowance: • If student is not married or is separated, the allowance is zero. • If student is married but only one person is working (the student or spouse), the allowance is zero. • If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or $3,000, whichever is less. +	0
14. TOTAL ALLOWANCES =	8,016

CONTRIBUTION FROM AVAILABLE INCOME	
Total income (from line 7)	17,207
Total allowances (from line 14) −	8,016
15. AVAILABLE INCOME (AI) =	9,191
16. Assessment rate ×	.50
17. CONTRIBUTION FROM AI = May be a negative number.	4,596

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	▨
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	▨
20. Adjusted net worth of business/farm (Calculate using Table B3.) +	▨
21. Cash, savings & checking (FAFSA/SAR #46) +	▨
22. Net worth (sum of lines 18, 20, and 21) =	▨
23. Asset protection allowance (Table B4) −	▨
24. Discretionary net worth (line 22 minus line 23) =	▨
25. Asset conversion rate ×	.35
26. CONTRIBUTION FROM ASSETS If negative, enter zero.	▨

EXPECTED FAMILY CONTRIBUTION	
Contribution from AI (from line 17) May be a negative number.	4,596
Contribution from assets (from line 26) +	▨
27. Contribution from AI and assets =	4,596
28. Number in college in 2002-03 (FAFSA/SAR #65) ÷	1
29. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)** =	4,596

Allen Polk

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, use the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

NOTE: Do NOT complete the shaded areas; asset information is not required in the simplified formula.

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2002-03 EFC FORMULA A: DEPENDENT STUDENT

REGULAR WORKSHEET Page 1 **A**

PARENTS' INCOME IN 2001		
1. Parents' Adjusted Gross Income (FAFSA/SAR #73) (If negative, enter zero.)		45,906
2. a. Father's income earned from work (FAFSA/SAR #76)	______	▨
2. b. Mother's income earned from work (FAFSA/SAR #77)	+28,865	▨
Total parents' income earned from work = 2.		28,865
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*		45,906
4. Untaxed income and benefits:		▨
• Total from FAFSA Worksheet A (FAFSA/SAR #78)	______	▨
• Total from FAFSA Worksheet B (FAFSA/SAR #79)	+2,652	▨
Total untaxed income and benefits = 4.		2,652
5. Taxable and untaxed income (sum of line 3 and line 4)		48,558
6. Total from FAFSA Worksheet C (FAFSA/SAR #80) −		409
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =		48,149

ALLOWANCES AGAINST PARENTS' INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #74) (tax filers only); if negative, enter zero.	6,198
9. State and other tax allowance (Table A1. If negative, enter zero.) +	1,444
10. Father's Social Security tax allow. (Table A2) +	
11. Mother's Social Security tax allow. (Table A2) +	2,208
12. Income protection allowance (Table A3) +	13,210
13. Employment expense allowance: • Two working parents: 35% of the lesser of the earned incomes, or \$3,000, whichever is less • One-parent families: 35% of earned income, or \$3,000, whichever is less • Two-parent families, one working parent: enter zero +	3,000
14. TOTAL ALLOWANCES =	26,060

AVAILABLE INCOME	
Total income (from line 7)	48,149
Total allowances (from line 14) −	26,060
15. AVAILABLE INCOME (AI) May be a negative number. =	22,089

*STOP HERE if both of the following are true: line 3 is \$13,000 or less, plus the student and parents are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. If both circumstances are true, the Expected Family Contribution is automatically zero.

PARENTS' CONTRIBUTION FROM ASSETS		
16. Net worth of investments** (FAFSA/SAR #81) If negative, enter zero.		0
17. Net worth of business and/or investment farm (FAFSA/SAR #82) If negative, enter zero.	0	▨
18. Adjusted net worth of business/farm (Calculate using Table A4.) +		0
19. Cash, savings, & checking (FAFSA/SAR #83) +		0
20. Net worth (sum of lines 16, 18, and 19) =		0
21. Education savings and asset protection allowance (Table A5) −		19,900
22. Discretionary net worth (line 20 minus line 21) =		0
23. Asset conversion rate ×		.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero. =		0

PARENTS' CONTRIBUTION	
Available Income (AI) (from line 15)	22,089
Contribution from assets (from line 24) +	0
25. Adjusted Available Income (AAI) May be a negative number. =	22,089
26. Total parents' contribution from AAI (Calculate using Table A6; if negative, enter zero.)	5,752
27. Number in college in 2002-03 (Exclude parents) (FAFSA/SAR #65) ÷	1
28. PARENTS' CONTRIBUTION (standard contribution for 9-month enrollment)*** If negative, enter zero. =	5,752

**Do not include the family's home.

***To calculate the parents' contribution for other than 9-month enrollment, see page 11.

Peter Berg

continued on reverse

REGULAR WORKSHEET Page 2 **A**

STUDENT'S INCOME IN 2001	
29. Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	2,301
30. Income earned from work (FAFSA/SAR #42)	2,301
31. Taxable Income (If tax filer, enter the amount from line 29. If non-tax filer, enter the amount from line 30.)	2301
32. Untaxed income and benefits: • Total from FAFSA Worksheet A (FAFSA/SAR #44) 0 • Total from FAFSA Worksheet B (FAFSA/SAR #45) + 0	▨
Total untaxed income and benefits = 32.	0
33. Taxable and untaxed income (sum of line 31 and line 32)	2,301
34. Total from FAFSA Worksheet C (FAFSA/SAR #46) −	0
35. TOTAL INCOME (line 33 minus line 34) May be a negative number. =	2,301

ALLOWANCES AGAINST STUDENT INCOME	
36. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	119
37. State and other tax allowance (Table A7. If negative, enter zero.) +	23
38. Social Security tax allowance (Table A2) +	176
39. Income protection allowance +	2,330
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.) +	0
41. TOTAL ALLOWANCES =	2,648

STUDENT'S CONTRIBUTION FROM INCOME	
Total income (from line 35)	2,301
Total allowances (from line 41) −	2,648
42. Available income (AI) =	-347
43. Assessment of AI X	.50
44. STUDENT'S CONTRIBUTION FROM AI = If negative, enter zero.	0

STUDENT'S CONTRIBUTION FROM ASSETS	
45. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	0
46. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero. +	0
47. Cash, savings, & checking (FAFSA/SAR #49) +	0
48. Net worth (sum of lines 45 through 47) =	0
49. Assessment rate X	.35
50. STUDENT'S CONTRIBUTION FROM ASSETS =	0

EXPECTED FAMILY CONTRIBUTION	
PARENTS' CONTRIBUTION (from line 28)	5,752
STUDENT'S CONTRIBUTION FROM AI (from line 44) +	0
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50) +	0
51. EXPECTED FAMILY CONTRIBUTION (standard contribution for 9-month enrollment)** If negative, enter zero =	5,752

*Do not include the student's home.

** To calculate the EFC for other than 9-month enrollment, see the next page.

Peter Berg

EFC Formula, 2002-03- 10

2002-03 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse

REGULAR WORKSHEET Page 1 **C**

STUDENT/SPOUSE INCOME IN 2001		
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		37,041
2. a. Student's income earned from work (FAFSA/SAR #42)	37,041	
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ 0	
Total student/spouse income earned from work = 2.		37041
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*		37,041
4. Untaxed income and benefits:		
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	0	
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ 0	
Total untaxed income and benefits = 4.		0
5. Taxable and untaxed income (sum of line 3 and line 4)		37,041
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -		0
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number. =		37,041

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	2,216
9. State and other tax allowance (Table C1. If negative, enter zero.) +	741
10. Student's Social Security tax (Table C2) +	2,834
11. Spouse's Social Security tax (Table C2) +	
12. Income protection allowance (Table C3) +	15,810
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or $3,000, whichever is less • One-parent families: 35% of earned income, or $3,000, whichever is less • Student or spouse working (not both): zero +	3,000
14. TOTAL ALLOWANCES =	24,601

AVAILABLE INCOME	
Total income (from line 7)	37,041
Total allowances (from line 14) -	24,601
15. AVAILABLE INCOME (AI) May be a negative number. =	12,440

*STOP HERE if both of the following are true: line 3 is $13,000 or less, and the student and spouse are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS		
16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.		0
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	0	
18. Adjusted net worth of business/farm (Calculate using Table C4.) +		0
19. Cash, savings, & checking (FAFSA/SAR #49) +		800
20. Net worth (sum of lines 16, 18, and 19) =		800
21. Asset protection allowance (Table C5) -		15,600
22. Discretionary net worth (line 20 minus line 21) =		-14,800
23. Asset conversion rate ×		.12
24. **CONTRIBUTION FROM ASSETS** If negative, enter zero.		0

EXPECTED FAMILY CONTRIBUTION	
Available income (AI) (from line 15)	12,440
Contribution from assets (from line 24) +	0
25. Adjusted Available Income (AAI) May be a negative number. =	12,440
26. Total contribution from AAI (Calculate using Table C6; if negative, enter zero.)	2756
27. Number in college in 2002-03 (FAFSA/SAR #66) ÷	3
28. **EXPECTED FAMILY CONTRIBUTION** for 9-month enrollment (If negative, enter zero.)***	919

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

Patricia Smithson

2002-03 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse

SIMPLIFIED WORKSHEET
Page 1
C

STUDENT/SPOUSE INCOME IN 2001*		
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		37,041
2. a. Student's income earned from work (FAFSA/SAR #42)	37,041	▨
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+	▨
Total student/spouse income earned from work = 2.		37,041
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*		37,041
4. Untaxed income and benefits:		▨
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	0	▨
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ 0	▨
Total untaxed income and benefits = 4.		0
5. Taxable and untaxed income (sum of line 3 and line 4)		37,041
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -		0
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number. =		37,041

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	2,214
9. State and other tax allowance (Table C1. If negative, enter zero.) +	741
10. Student's Social Security tax (Table C2) +	2,834
11. Spouse's Social Security tax (Table C2) +	
12. Income protection allowance (Table C3) +	15,810
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or $3,000, whichever is less • One-parent families: 35% of earned income, or $3,000, whichever is less	▨
• Student or spouse working (not both): zero +	3,000
14. TOTAL ALLOWANCES =	24,601

AVAILABLE INCOME	
Total income (from line 7)	37,041
Total allowances (from line 14) -	24,601
15. AVAILABLE INCOME (AI) May be a negative number. =	12,440

*STOP HERE if both of the following are true: line 3 is $13,000 or less, and the student and spouse are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.	▨
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	▨
18. Adjusted net worth of business/farm (Calculate using Table C4.) +	▨
19. Cash, savings, & checking (FAFSA/SAR #49) +	▨
20. **Net worth** (sum of lines 16, 18, and 19) =	▨
21. Asset protection allowance (Table C5) -	▨
22. Discretionary net worth (line 20 minus line 21) =	▨
23. Asset conversion rate X	.12
24. **CONTRIBUTION FROM ASSETS** If negative, enter zero.	▨

EXPECTED FAMILY CONTRIBUTION	
Available income (AI) (from line 15)	12,440
Contribution from assets (from line 24) +	▨
25. Adjusted available income (AAI) May be a negative number. =	12,440
26. Total contribution from AAI (Calculate using Table C6; if negative, enter zero.)	2,756
27. Number in college in 2002-03 (FAFSA/SAR #85) ÷	3
28. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)***	919

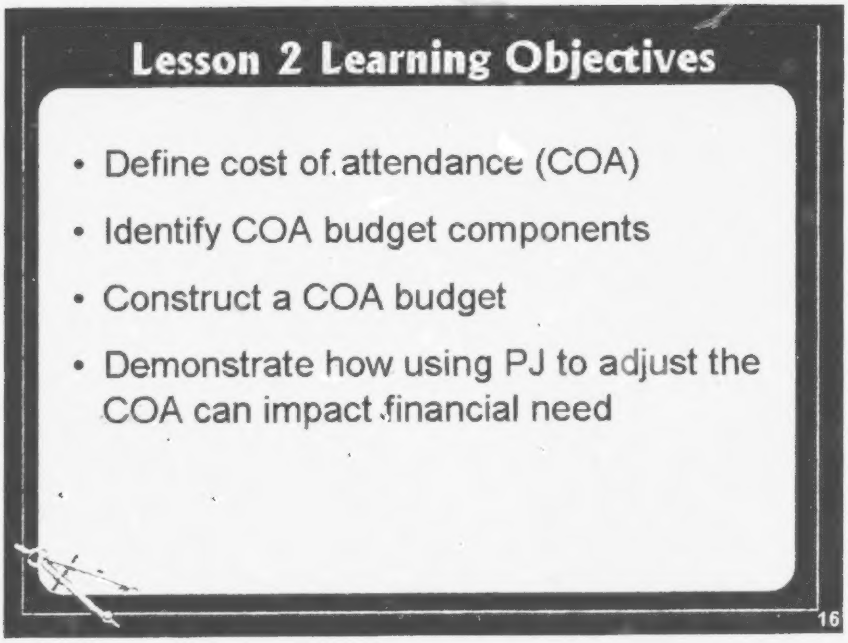
**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

NOTE: Do NOT complete the shaded areas; asset information is not required in the simplified formula.

Patricia Smithson

Lesson 2—Calculating the Cost of Attendance and Financial Need



Lesson 2 Learning Objectives

- Define cost of attendance (COA)
- Identify COA budget components
- Construct a COA budget
- Demonstrate how using PJ to adjust the COA can impact financial need

Tools & Resources

Cost of Attendance information

- IFAP at **ifap.ed.gov**
    - FSA Handbook, Volume 1: Student Eligibility, Chapter 7
    - FSA Handbook, Application and Verification Guide: Chapter 4
- Higher Education Act (HEA), Title IV, Part F at **edworkforce.house.gov/publications/pubindex.htm**
- Schools Portal at **fsa4schools.ed.gov**
    - FSA COACH, Module 5: School Responsibilities-Awarding Aid
    - FSA COACH, Module 7: Determining Student Eligibility

Professional Judgment

- HEA Section 479A

Acronyms

COA (Cost of Attendance)

EFC (Expected Family Contribution)

FSA (Federal Student Aid)

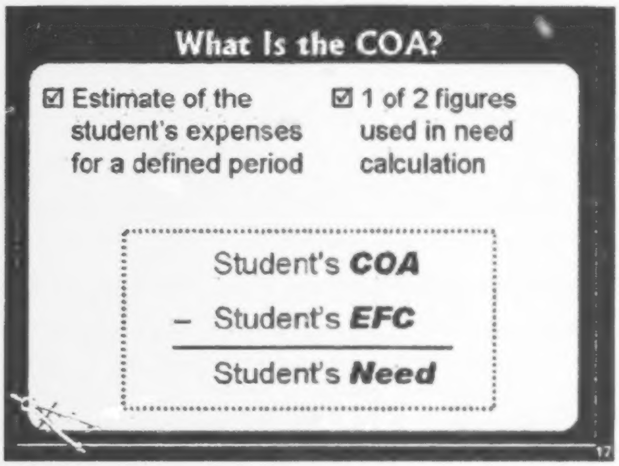
HEA (Higher Education Act)

PJ (Professional Judgment)

Key Terms

Estimated Financial Assistance

Need



What Is the COA?

☑ Estimate of the student's expenses for a defined period

☑ 1 of 2 figures used in need calculation

Student's **COA**

– Student's **EFC**

Student's **Need**

What Is the Cost of Attendance?

The Cost of Attendance (COA) is an estimate of a student's education expenses at a postsecondary school for a defined period of enrollment. Along with the student's Expected Family Contribution (EFC), schools use the COA to determine the student's need for federal student financial aid. A variation in either figure has a direct impact on the student's need. For example

- If the COA increases, the student's need increases
- If the EFC increases, the student's need decreases

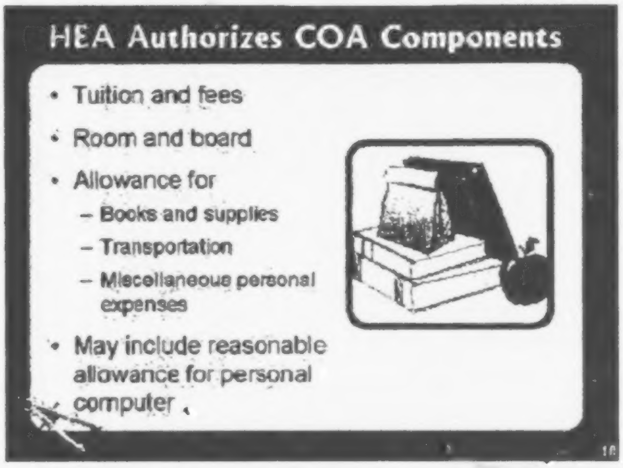
While the student's EFC (generally) applies to any school the student attends, the COA is school-specific. This means that, in nearly all instances, the student's financial need will vary from school to school.

Note:

COA authorization is located in the Need Analysis section of the law, Section 479a, and may not be regulated by ED.

Note:

The Higher Education Act (HEA) provides that the total amount of aid a student receives from Federal Student Aid (FSA) programs and other sources, plus the student's EFC, cannot exceed the student's cost of attendance However, there are exceptions for VA veterans benefits and Americorps benefits, as well as other education loans and non-need based work, and unsubsidized and PLUS loans can be substituted for all or part of the EFC.



HEA Authorizes COA Components

- Tuition and fees
- Room and board
- Allowance for
  - Books and supplies
  - Transportation
  - Miscellaneous personal expenses
- May include reasonable allowance for personal computer

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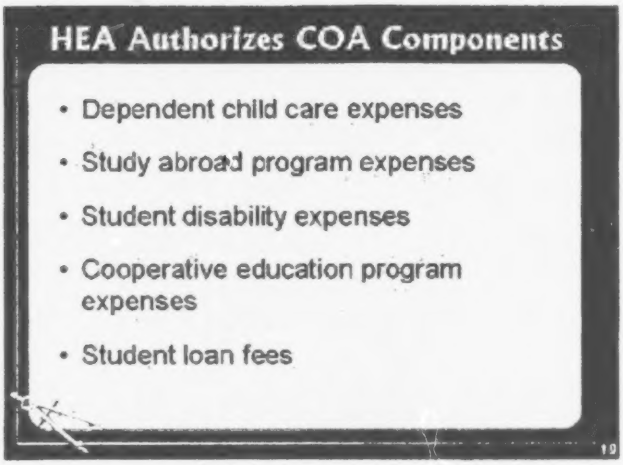
COA Components

The HEA specifies the cost categories the school may use to construct a student's COA:

- Tuition and fees normally assessed to students carrying the same academic load
- Room and board, which varies based on where the student lives while attending school
  - Students without dependents living at home with parents
  - Students living on campus
  - Students living off campus but not with parents
- Allowance for:
  - Books and supplies
  - Transportation
  - Miscellaneous personal expenses
- Optional reasonable allowance for the rental or purchase of a personal computer



HEA Authorizes COA Components

- Dependent child care expenses
- Study abroad program expenses
- Student disability expenses
- Cooperative education program expenses
- Student loan fees

COA Components (continued)

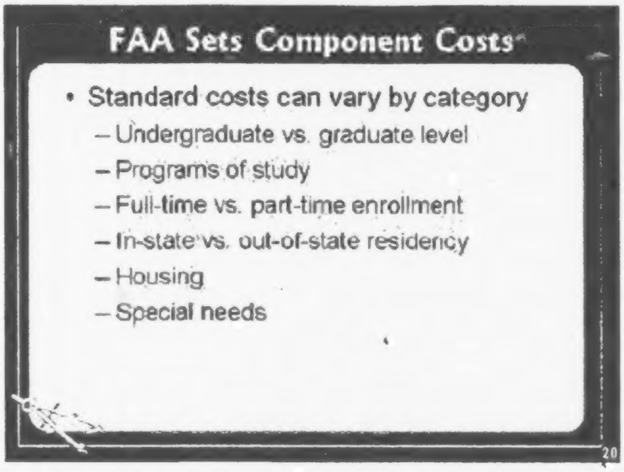
The COA also must include components that reflect a student's individual circumstances.

- Dependent child care expenses for students with dependents, based on the number and age of the dependents
- Costs associated with study abroad programs approved for credit by the student's home school
- Expenses related to a student's disability that are not covered by other agencies, which may include
  - Special services
  - Personal assistance
  - Transportation
  - Equipment and supplies
- Expenses associated with a student's employment in a cooperative education program
- Loan fees for students receiving Title IV FSA loans

The sum of all the applicable components is the student's COA.

Note:

Page 6 of Supplement A provides a job aid (COA Worksheet) to help you construct the COA and document the sources you use to determine the amounts.



FAA Sets Component Costs

- Standard costs can vary by category
  - Undergraduate vs. graduate level
  - Programs of study
  - Full-time vs. part-time enrollment
  - In-state vs. out-of-state residency
  - Housing
  - Special needs

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FAA Sets Components Costs

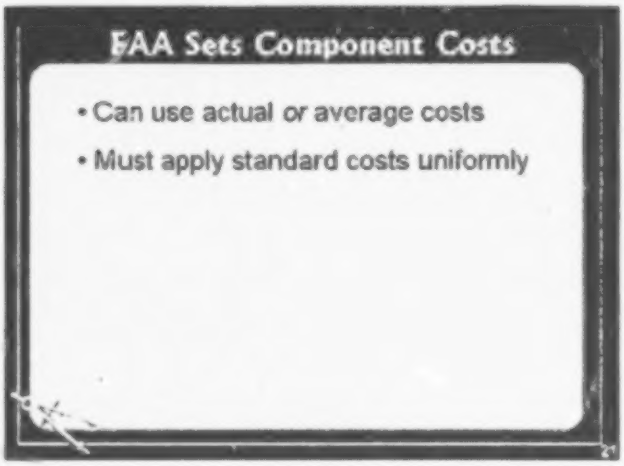
The law also states that schools must set their own policies regarding components to be included in the COA and, in most cases, how the amounts are determined. For example, schools can:

- Establish different standard COAs for different categories of students, such as
  - Undergraduate vs. graduate level
  - Programs of study
  - Full-time vs. part-time enrollment status
  - In-state vs. out-of-state residency
  - Housing
  - Special needs

Notes:

See page 4 of Supplement A for a listing of resources that can be used in determining COA costs.

See page 1 of Appendix C for a summary of COA policy requirements.



FAA Sets Component Costs

- Can use actual or average costs
- Must apply standard costs uniformly

FAA Sets Component Costs (continued)

In setting COA costs, schools can also:

- Use the actual cost for each component for each student *or* an average cost, for example
    - Actual loan fees charged on a student-by-student basis *or*
    - Average loan fees charged to borrowers of the same type of loan
- Include extra fees associated with programs of study

In setting costs for room and board, the law specifies that the

- Allowance for dependent students living at home with parents is determined by the school
- Allowance for students living on campus is the standard normally assessed most residents
- Allowance for students living off-campus but not with parents is determined by the school based on reasonable expenses for room and board

Important Notes:

By law, the method of instruction does not in itself affect the COA. For example, the COA for students who are enrolled in distance education programs may include reasonable allowances for education expenses such as of renting or buying equipment.

Page 5 of Supplement A provides a list of special COA rules.

Challenge:

Do you know what resources and methods your school uses to determine COA components and costs?

Calculating the Cost of Attendance and Need

Peter Berg attends FSA University. A list of components and allowable costs that make up FSAU's COA for the 2002-2003 academic year are provided below.

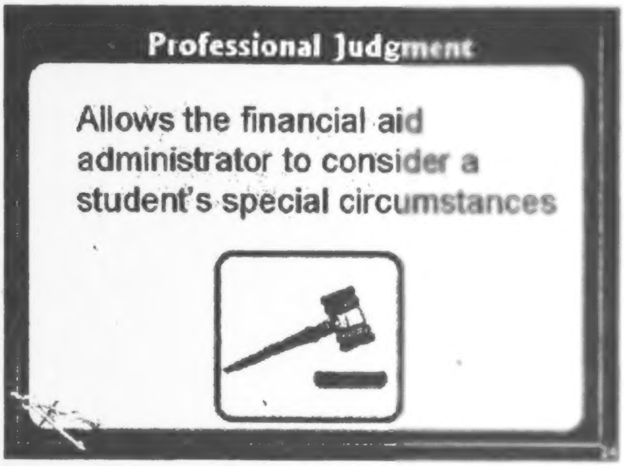
First, review the list of COA components and read Peter's profile. Then, complete a COA worksheet for each and calculate Peter's financial need.

COA Component **(*Tuition prorated if less-than-full-time)**	**Allowable Cost**
Tuition	
Full-time tuition for regular undergraduate programs (in state)	3,000
Full-time tuition for regular undergraduate programs (out of state)	5,500
Full-time tuition for undergraduate accelerated degree program (on campus)	4,000
Full-time tuition for undergraduate accelerated degree program (correspondence study, books and supplies included)	5,500
Full-time tuition for all graduate programs	11,500
Fees	
Fees for student activities and health services (excluded for less than half-time enrollment and for correspondence study)	600
Books & Supplies	
Books and supplies (regular undergraduate)	500
Books and supplies (accelerated undergraduate, on campus)	800
Books and supplies (graduate)	850
Transportation	
Transportation (local, living off campus)	500
Transportation (round-trip coach airfare, in state)	1,000
Transportation (round-trip coach airfare, out of state)	600
Room & Board	
Room and board (on campus)	4,000
Room and board (off campus, with parents)	2,500
Room and board (off campus)	7,000
Other	
Miscellaneous and personal	1,200
Dependent child care (based on $600/month per child)	5,400
Study abroad expenses (round-trip coach air fare, local travel, room and board, miscellaneous)	10,000
Disability assistance (necessary/reasonable not covered by state VR)	
Cooperative education expenses	N/A
Loan fees (actual per student)	
Graduation fees	300
Special undergraduate program fees (music, biology, astronomy)	650
Computer (upon request)	1,500

2002-2003 Cost of Attendance: *Peter Berg*

Student Profile	COA Component	Costs
• Enrolled full-time in regular undergraduate program, majoring in astronomy • In state resident • Living off campus, not with parents • Graduating at the end of the academic year • Loan fees = $150 • EFC = 5,752	**Tuition and Fees** ☐ In State ☐ Out-of-state	
	Books and Supplies	
	Room and Board ☐ On-Campus ☐ With parents ☐ Off campus	
	Transportation ☐ Local ☐ Out-of-state	
	Miscellaneous	
	Subtotal	
	Computer	
	Student Loan Fees	
	Study Abroad	
	CO-OP	
	Other Special Program Fees	
	Subtotal	
	Dependent Childcare per dependent	
	***Expenses for Students w/Disabilities** * On a case-by-case basis	
	TOTAL	

COA	
EFC	
Student Need	



Professional Judgment

Allows the financial aid administrator to consider a student's special circumstances

Professional Judgment

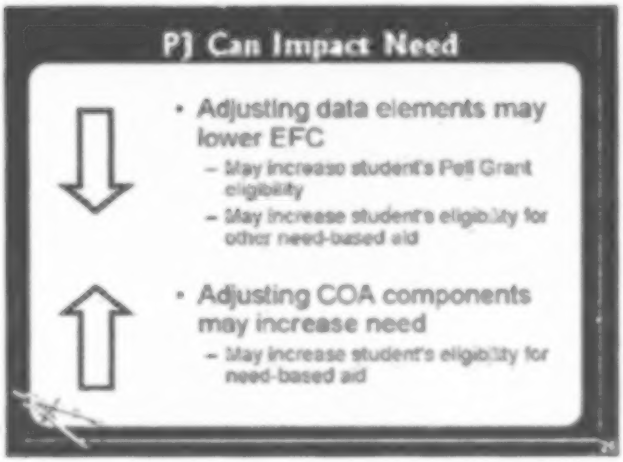
Just as the law allows FAAs to make adjustments to the data elements used to calculate the student's EFC, FAAs can use Professional Judgment (PJ) to make adjustments to the student's cost of attendance to allow for special circumstances. These adjustments must be made on a case-by-case basis. For example, a student or the student's family may have extraordinary medical expenses that aren't covered by insurance, or they may pay private tuition at an elementary or secondary school.

Challenge:

Along with adjustments to data elements used to calculate the EFC, adjustments to COA components and dependency overrides, are there other situations in which the FAA is allowed to use PJ? If so, what are they?

Challenge:

What type of documentation might you request in order to make a PJ decision regarding the student's COA?



PJ Can Impact Need

- Adjusting data elements may lower EFC
  - May increase student's Pell Grant eligibility
  - May increase student's eligibility for other need-based aid
- Adjusting COA components may increase need
  - May increase student's eligibility for need-based aid

PJ Can Impact Need

The law doesn't prescribe how adjustments for special circumstances must be made. Consider the example of unusually high medical expenses not covered by insurance. One school may decide to reduce the family's base year income, which potentially changes the student's EFC calculation. Another school may choose to increase the COA. In either case, the student's need may be impacted.

Remember, any adjustment (positive or negative) to a student's COA has a corresponding impact on the student's need calculation, which in turn *may* increase the student's eligibility for need-based federal student aid (e.g., subsidized loans).

Consider Joe's situation. Joe's EFC is 1200, and the COA for both schools Joe has applied to (FSAU and FSA Tech) is 7900. Joe asked both schools to consider the $10,000 in medical expenses not covered by his family's insurance. Following their respective PJ policies and basing their decisions on documentation Joe provided, FSAU increased Joe's COA by $7,000, while FSA Tech made an adjustment to Joe's income that resulted in a decrease in the EFC to $600.

COA – FSAU	
Tuition and Fees	2,000
Books and Supplies	600
Room and Board	5,300
PJ adjustment	7,000
COA Total	**14,900**
EFC	**1,200**
Student Need = COA - EFC	**13,700**

COA – FSA Tech	
Tuition and Fees	2,000
Books and Supplies	600
Room and Board	5,300
COA Total	**7,900**
EFC (reflects income adjustment)	**600**
Student Need = COA - EFC	**7,300**

Note:

Whatever the school/FAA decides regarding a student's special circumstances, two things must be done. The FAA must follow the school's documented policy regarding PJ adjustments, and the action the FAA takes must be noted in the student's file and supported by adequate documentation.

Does PJ Apply?

Read the 3 scenarios below. Assume that your school does consider PJ issues and that you have adequate documentation to act on the request.

Based on the circumstances presented in each case, what action, if any, would you take? For example

- Would you approve the request?
- If so, what type of adjustment would you make? Why?
- How does this adjustment impact the student's need?
- In your opinion, what documentation is needed to support your decision?

1. Peter Berg is thankful that you were able to act on his first request to consider him an independent student. Now he has another request. After his mother left town, her house was sold, meaning that Peter had to move out, hire someone to clean out the house, pay the movers $750, put down $750 in security and utility deposits for his new apartment, and store the extra furniture, family mementos, etc. in a rental unit. He estimates that all of this is going to cost him about $4,500. In addition, he would like to purchase a laptop computer, video camera, digital camera, printer, docking station, 19" flat screen monitor, and software (estimated cost of $4,500) to replace the computer he bought last year. He wants to know what you can do to help him.

2. Remember Allen Polk and his legal woes? It turns out that his problems have him all stressed out and his grades are showing the effects. He's done some scouting around and found an excellent tutor who charges $15 per hour. He understands that he's already getting as much aid as he can based on his current cost of attendance. However, he's desperate to hire this tutor, so he's asking what you can do to help him. He estimates that he'll need about $1,000 for the rest of the academic year.

3. Patricia Smithson is back in your office. This time she wants you to consider dependent child care expenses. Patricia wants to move her 10 year old, Sally, to a different after school care program. The facility Sally now goes to provides adequate—but only basic—services and charges $400 per month. However, Patricia is concerned that Sally is bored and needs more stimulation, so she wants to move her to another program that provides extracurricular activities, such as music, dance, art, and gymnastic lessons, along with weekly field trips to the local mall. The cost for the other facility is $850 per month. Patricia insists that you help her; otherwise, she'll be so worried about Sally that she'll likely flunk out of school.

2002-2003 Cost of Attendance: *Peter Berg*

Student Profile	COA Component	Costs
- Enrolled full-time in regular undergraduate program, majoring in astronomy - In state resident - Living off campus, not with parents - Graduating at the end of the academic year - Loan fees = $150 - EFC = 5,752	**Tuition and Fees** ☑ In State ☐ Out-of-state	3,900
	Books and Supplies	500
	Room and Board ☐ On-Campus ☐ With parents ☑ Off campus	7,000
	Transportation ☑ Local ☐ Out-of-state	500
	Miscellaneous	1,200
	Subtotal	13,100
	Computer	
	Student Loan Fees	150
	Study Abroad	
	CO-OP	
	Other Special Program Fees	650
	Subtotal	13,900
	Dependent Childcare per dependent	
	***Expenses for Students w/Disabilities** * On a case-by-case basis	
	TOTAL	13,900

COA	13,900
EFC	5,752
Student Need	8,148

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2002-2003 Cost of Attendance: Allen Polk

Student Profile	COA Component	Costs
• Enrolled full-time in graduate program, majoring in business ethics (his FAFSA was filled out incorrectly) • Out of state resident for tuition purposes • Living on campus (has a room on campus that he lives in 12 months out of the year) • Loan fees = $500 • Purchasing a computer • EFC = 5,296	**Tuition and Fees** ☐ In State ☑ Out-of-state	12,100
	Books and Supplies	850
	Room and Board ☑ On-Campus ☐ With parents ☐ Off campus	4,000
	Transportation ☑ Local ☐ Out-of-state	500
	Miscellaneous	1,200
	Subtotal	18,650
	Computer	1,500
	Student Loan Fees	500
	Study Abroad	
	CO-OP	
	Other Special Program Fees	
	Subtotal	20,650
	Dependent Childcare per dependent	
	***Expenses for Students w/Disabilities** * On a case-by-case basis	
	TOTAL	20,650

COA	20,650
EFC	5,296
Student Need	15,354

2002-2003 Cost of Attendance: *Patricia Smithson*

	COA Component	Costs
- Enrolled half-time in accelerated correspondence study program - In state resident - Living off campus - Doesn't accept loans - 1 child attending after school care program at $400 per month - Each semester, will be enrolled in a research class, which requires that she go to a library (located 30 miles away) a total of 10 times per semester - Will need to get a babysitter for her dependent child for time traveling to and spent at the library (approximately 3 hours) - Estimated costs for additional child care @$10.00 per hour ($300 per semester) - Estimated costs for travel to the library (gas and parking) is $20 per trip ($200 per semester) - EFC = 919	**Tuition and Fees** ☑ In State ☐ Out-of-state	2,750
	Books and Supplies	
	Room and Board ☐ On-Campus ☐ With parents ☑ Off campus	
	Transportation ☑ Local ☐ Out-of-state	400
	Miscellaneous	
	Subtotal	3,150
	Computer	
	Student Loan Fees	
	Study Abroad	
	CO-OP	
	Other Special Program Fees	
	Subtotal	3,150
	Dependent Childcare per dependent	600
	***Expenses for Students w/Disabilities** * On a case-by-case basis	
	TOTAL	3,750

COA	3,750
EFC	919
Student Need	2,831

Module 2: Need Analysis
Learning & Job Aids

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EFC Calculations

Dependency Status	**EFC Calculations**	**EFC Worksheets**
Dependent	Regular (FNT) Simplified (SNT) Automatic Zero EFC	Worksheet A Simplified Worksheet A
Independent without dependents other than spouse	Regular (FNT) Simplified (SNT)	Worksheet B Simplified Worksheet B
Independent with dependents other than spouse	Regular (FNT) Simplified (SNT) Automatic Zero EFC	Worksheet C Simplified Worksheet C

Special Calculations

Dependency Status	**Simplified Formulas *or* SNT (Assets are not considered)**	**Automatic Zero EFC**
Dependent	• Student and parent(s) eligible to file IRS Form 1040A or 1040 EZ *and* • Parents' combined AGI (for tax filers) or income earned from work (for nonfilers) is less than $50,000	• Student and parent(s) eligible to file IRS Form 1040A or 1040 EZ *and* • Parents' combined AGI (for tax filers) or income earned from work (for nonfilers) is $13,000 or less
Independent without dependents other than spouse	• Eligible to file IRS Form 1040A or 1040EZ *and* • Combined AGI (for taxfilers) or income earned from work (for non filers) is less than $50,000	
Independent with dependents other than spouse	• Eligible to file IRS Form 1040A or 1040EZ *and* • Combined AGI (for tax filers) or income earned from work (for non filers) is less than $50,000	• Eligible to file IRS Form 1040A or 1040EZ *and* • Combined AGI (for tax filers) or income earned from work (for nonfilers) is less than $13,000

Simplified Formulas *or* SNT: IRS Eligibility Criteria for Filing 1040EZ & 1040A Filers (2001)

Eligible to File IRS Form 1040EZ for 2001	Eligible to File IRS Form 1040A for 2001
Can be used if *all 8* of the following apply.	Can be used if *all 5* of the following apply.
1. Taxable income is less than $50,000	1. Taxable income is less than $50,000
2. Had income only from the following sources: • Wages, salaries, tips • Taxable scholarship and fellowship grants • Unemployment compensation • Qualified state tuition program earnings • Alaska Permanent Fund dividends • Taxable interest not greater than $400	2. Had income only from the following sources: • Wages, salaries, tips • Taxable scholarship and fellowship grants • Unemployment compensation • Qualified state tuition program earnings • Alaska Permanent Fund dividends • Interest and ordinary dividends • Capital gain distributions • Pensions, annuities, and IRAs • Taxable social security and railroad retirement benefits
3. Filing status is single or married filing jointly	3. Do not itemize deductions
4. Do not claim any dependents	4. Only adjustments to income that can be claimed are: • IRA deduction • Student loan interest deduction
5. Do not claim a student loan interest deduction or an education credit	5. Only tax credits that can be claimed are: • Child tax credit • Additional child tax credit • Education credits • Earned income credit • Credit for child and dependent care expenses • Credit for the elderly or the disabled • Adoption credit • Rate reduction credit
6. Under age 65 on January 1, 2002, and not blind at the end of 2001 (also applies to spouse if filing jointly)	Note: Can also use to (1) report advance earned income credit (EIC) payments, dependent care benefits, or employer-provided adoption benefits, or (2) if tax from the recapture of an education credit or the alternative minimum tax is owed.
7. Did not receive any advance earned income credit payments	
8. Did not owe any household employment taxes on wages paid to a household employee	

Determining COA Component Costs

Component	Suggested Source
Tuition and Fees	• School business office • School catalog statement on fees and equipment for specific programs
Books and Supplies	• Staff at the campus bookstore and other local bookstores • School catalog statements on supplies needed for specific programs • Internet sources
Room and Board	• Campus survey of student housing and food costs • School housing office, fraternities, and sororities • School food-service staff • "Market basket" priced at local grocery stores • Newspaper ads and rental agency listings for apartments, houses to share • Professional association research on expenses • Data from nearby schools • Cost data from financial aid service agencies such as American College Testing (ACT) and College Scholarship Service (CSS) • U.S. Bureau of Labor Statistics (BLS) data • Cost data from state SFA agencies, guaranty agencies, accrediting agencies, and local and state government agencies
Transportation	• Travel to student's home: airline, train, and bus companies; travel agents; Internet sources • Local transportation: fare schedules of public transit agencies; IRS mileage allowance; your school's mileage allowance for employee travel
Miscellaneous	• Student expense survey • Student expense diaries • Professional association research on expenses • Data from nearby schools
Student Loan Fees	• Student loan office (in some large schools) • Financial aid office records on loan amounts • Loan providers (whether federal, state, or private) that furnish information on loans and loan fees to the financial aid office (by direct mailings, Web pages)
Study Abroad	• Foreign study office at the school • Travel agents • Exchange-program partner schools • Student expense survey • Student expense diary
CO-OP	• Documentation from co-op program directors • Data from nearby schools
Dependent Childcare per dependent	• Public or private off-campus care facilities • School's schedule of fees for on-campus child care • Local social service agencies and child-care services • Student records of expenses incurred
***Expenses for Students w/Disabilities**	• State vocational/rehabilitation agencies • Student records of expenses incurred

Special COA Rules

Generally, the student's COA is based on costs for the actual period of enrollment (including periods more or less than 9 months) and it applies to all Title IV programs. However, in the case of the Federal Pell Grant Program, costs are always *prorated* to the costs of a full-time student for a full academic year.

In certain cases, the components included in the COA are limited by the student's status.

Cost of Attendance Component	**Applies to less-than-half-time enrollment?**	**Applies to *correspondence courses?**	**Applies to incarcerated students?**
Tuition & Fees	*Yes*	*Yes*	*Yes*
Books & Supplies	*Yes*	*	*Yes*
Room & Board	No	*	No
Transportation	*Yes*	*	No
Misc/Personal	No	No	No
Dependent child care	*Yes*	No	No

*May include other costs actually incurred

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2002-2003 Cost of Attendance (COA) Worksheet - Program
______________________________Program

COA Component	✓	On-Campus	✓	Off Campus with Parents	✓	Off-Campus
Tuition and Fees In State						
Tuition and Fees Out of State						
Books and Supplies						
Room and Board						
Transportation Local						
Transportation Out of State						
Miscellaneous						
Subtotal						
Computer						
Student Loan Fees						
Study Abroad						
CO-OP						
Other Special Program Fees						
Subtotal						
Dependent Childcare per dependent						
*Expenses for Students w/Disabilities *On a case-by-case basis						
TOTAL						

Notes: ____

2002-2003 Cost of Attendance (COA) Worksheet - Sources

Component	Average	Actual	Source
Tuition and Fees: **In State**			
Tuition and Fees: **Out of State**			
Books and Supplies			
Room and Board: **On Campus**			
Room and Board: **Off Campus with Parents**			
Room and Board: **Off Campus**			
Transportation **Local**			
Transportation **Out of State**			
Miscellaneous			
Computer			
Student Loan Fees			
Study Abroad			
CO-OP			
Other Special Program Fees			
Dependent Childcare per dependent			
***Expenses for Students w/Disabilities** * On a case-by-case basis.			

Notes: ____________________

Title IV Aid Program-Specific Eligibility Criteria

Student: ____

✓	Program	Who is Eligible	Eligibility Criteria
	Federal Pell Grant	• Undergraduate who has not earned a first bachelor's or first professional degree • Student enrolled at least half-time in a Teacher Certification program at a school not offering an undergraduate degree in education	• School must have on file a valid SAR/ISIR with an eligible 9-month EFC • May be enrolled less-than-half-time • Not a prisoner in a state or federal facility
	FSEOG (Federal Supplemental Educational Opportunity Grant)	• Undergraduate who has not earned a first bachelor's or first professional degree	• Must be awarded first to students with exceptional financial need (lowest EFCs) • Priority to students with exceptional financial need who are Pell-eligible • Less-than-full-tine students are eligible, if the school's allocation of FSEOG is based on less-than-full-time students or independent students
	FWS (Federal Work Study)	• Undergraduate • Graduate • Professional student • Student enrolled at least half-time in a Teacher Certification Program	• Demonstrated financial need • May be enrolled less-than-half-time
	Federal Perkins Loan	• Undergraduate • Graduate • Professional student • Student enrolled at least half-time in a Teacher Certification Program	• Priority to students with exceptional financial need as determined by the school • School must first determine Pell Grant eligibility • Must be willing to repay the loan • Not enrolled as a medical resident or intern • Not a prisoner in any type of facility
	Federal Subsidized Loan and Federal Direct Subsidized Loan	• Undergraduate • Graduate • Professional student • Student enrolled in a Teacher Certification program • Student enrolled in preparatory coursework necessary for acceptance in a degree or certificate	• Demonstrated financial need • School must determine Pell Grant eligibility before loan application is certified/originated • Must be enrolled at least half-time • Not enrolled as a medical resident or intern, unless internship is part of degree program • Not a prisoner in any type of facility
	Federal Unsubsidized Loan and Federal Direct Unsubsidized Loan	• See Federal Subsidized Loan and Federal Direct Subsidized Loan	• No demonstrated financial need • School must determine Pell Grant and subsidized loan eligibility before loan application is certified • Must be enrolled at least half-time • Not enrolled as a medical resident or intern, unless internship is part of degree program • Not a prisoner in any type of facility
	Federal PLUS Loan and Federal Direct PLUS Loan	• Parent(s) of eligible dependent undergraduate students	• No demonstrated financial need • Dependent must be eligible, regular student enrolled at least half-time • Parent(s) must: Meet same citizenship requirements as student Not have an adverse credit history Not be in default on a Title IV loan Not owe Title IV grant or loan overpayment

WORKSHEETS AND TABLES

EFC Formula Worksheet A (Dependent Student)..............................pages 9-12
Simplified Worksheet A...pages 13-16
Tables A1 through A7 (use with Worksheet A)..................................pages 17-20

EFC Formula Worksheet B (Independent Student Without Dependent(s) Other Than A Spouse...pages 21-22
Simplified Worksheet B...pages 23-24
Tables B1 through B4 (use with Worksheet B)..................................pages 25-27

EFC Formula Worksheet C (Independent Student With Dependent(s) Other Than A Spouse...pages 29-30
Simplified Worksheet C...pages 31-32
Tables C1 through C6 (use with Worksheet C)..................................pages 33-35

NOTE: Do NOT complete the shaded areas in the simplified worksheets; asset information is not required in the simplified formulas.

2002-03 EFC FORMULA A: DEPENDENT STUDENT

REGULAR WORKSHEET
Page 1
A

PARENTS' INCOME IN 2001	
1. Parents' Adjusted Gross Income (FAFSA/SAR #73) (If negative, enter zero.)	
2. a. Father's income earned from work (FAFSA/SAR #76) ______	
2. b. Mother's income earned from work (FAFSA/SAR #77) + ______	
Total parents' income earned from work = 2.	
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #78) ______	
• Total from FAFSA Worksheet B (FAFSA/SAR #79) + ______	
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #80) -	
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST PARENTS' INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #74) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table A1. If negative, enter zero.) +	
10. Father's Social Security tax allow. (Table A2) +	
11. Mother's Social Security tax allow. (Table A2) +	
12. Income protection allowance (Table A3) +	
13. Employment expense allowance: • Two working parents: 35% of the lesser of the earned incomes, or $3,000, whichever is less • One-parent families: 35% of earned income, or $3,000, whichever is less • Two-parent families, one working parent: enter zero +	
14. **TOTAL ALLOWANCES** =	

AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14) -	
15. **AVAILABLE INCOME (AI)** May be a negative number. =	

*STOP HERE if **both** of the following are true: line 3 is $13,000 or less, **plus** the student **and** parents are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. If both circumstances are true, the Expected Family Contribution is automatically zero.

PARENTS' CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #81) If negative, enter zero.	
17. Net worth of business and/or investment farm (FAFSA/SAR #82) If negative, enter zero.	
18. Adjusted net worth of business/farm (Calculate using Table A4.) +	
19. Cash, savings, & checking (FAFSA/SAR #83) +	
20. **Net worth** (sum of lines 16, 18, and 19) =	
21. Education savings and asset protection allowance (Table A5) -	
22. Discretionary net worth (line 20 minus line 21) =	
23. Asset conversion rate X	.12
24. **CONTRIBUTION FROM ASSETS** If negative, enter zero. =	

PARENTS' CONTRIBUTION	
Available Income (AI) (from line 15)	
Contribution from assets (from line 24) +	
25. **Adjusted Available Income (AAI)** May be a negative number. =	
26. **Total parents' contribution from AAI** (Calculate using Table A6; if negative, enter zero.)	
27. **Number in college in 2002-03** (Exclude parents) (FAFSA/SAR #65) ÷	
28. **PARENTS' CONTRIBUTION** (standard contribution for 9-month enrollment)*** If negative, enter zero. =	

**Do not include the family's home.

***To calculate the parents' contribution for other than 9-month enrollment, see page 11.

continued on reverse

REGULAR
WORKSHEET
Page 2

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STUDENT'S INCOME IN 2001

29. Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
30. Income earned from work (FAFSA/SAR #42)	
31. Taxable Income (If tax filer, enter the amount from line 29. If non-tax filer, enter the amount from line 30.)	▨
32. Untaxed income and benefits: • Total from FAFSA Worksheet A (FAFSA/SAR #44) ______ • Total from FAFSA Worksheet B (FAFSA/SAR #45) + ______	▨
Total untaxed income and benefits = 32.	
33. Taxable and untaxed income (sum of line 31 and line 32)	
34. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
35. TOTAL INCOME (line 33 minus line 34) May be a negative number. =	

ALLOWANCES AGAINST STUDENT INCOME

36. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
37. State and other tax allowance (Table A7. If negative, enter zero.) +	
38. Social Security tax allowance (Table A2) +	
39. Income protection allowance +	2,330
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.) +	
41. TOTAL ALLOWANCES =	

STUDENT'S CONTRIBUTION FROM INCOME

Total income (from line 35)	
Total allowances (from line 41) -	
42. Available income (AI) =	
43. Assessment of AI X	.50
44. STUDENT'S CONTRIBUTION FROM AI = If negative, enter zero.	

STUDENT'S CONTRIBUTION FROM ASSETS

45. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
46. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero. +	
47. Cash, savings, & checking (FAFSA/SAR #49) +	
48. Net worth (sum of lines 45 through 47) =	
49. Assessment rate X	.35
50. STUDENT'S CONTRIBUTION FROM ASSETS =	

EXPECTED FAMILY CONTRIBUTION

PARENTS' CONTRIBUTION (from line 28)	
STUDENT'S CONTRIBUTION FROM AI (from line 44) +	
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50) +	
51. EXPECTED FAMILY CONTRIBUTION (standard contribution for 9-month enrollment)** If negative, enter zero. =	

*Do not include the student's home.

** To calculate the EFC for other than 9-month enrollment, see the next page.

NOTE: *Use this additional page to prorate the EFC only if the student will be enrolled for other than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.*

Calculation of Parents' Contribution for a Student Enrolled LESS Than 9 Months

A1. Parents' contribution (standard contribution for 9-month enrollment, from line 28)		
A2. Divide by 9	÷	9
A3. Parents' contribution per month	=	
A4. Multiply by number of months of enrollment	X	
A5. Parents' contribution for LESS than 9-month enrollment	=	

Calculation of Parents' Contribution for a Student Enrolled MORE Than 9 Months

B1. Parents' Adjusted Available Income (AAI) (from line 25—may be a negative number)		
B2. Difference between the income protection allowance for a family of four and a family of five, with one in college	+	3,660
B3. Alternate parents' AAI for more than 9-month enrollment (line B1 + line B2)	=	
B4. Total parents' contribution from alternate AAI (calculate using Table A6)		
B5. Number in college (FAFSA/SAR #65)	÷	
B6. Alternate parents' contribution for student (line B4 divided by line B5)	=	
B7. Standard parents' contribution for the student for 9-month enrollment (from line 28)	-	
B8. Difference (line B6 minus line B7)	=	
B9. Divide line B8 by 12 months	÷	12
B10. Parents' contribution per month	=	
B11. Number of months student will be enrolled that exceed 9	X	
B12. Adjustment to parents' contribution for months that exceed 9 (multiply line B10 by line B11)	=	
B13. Standard parents' contribution for 9-month enrollment (from line 28)	+	
B14. Parents' contribution for MORE than 9-month enrollment	=	

Calculation of Student's Contribution from Available Income (AI) for a Student Enrolled LESS Than 9 Months*

C1. Student's contribution from AI (standard contribution for 9-month enrollment, from line 44)		
C2. Divide by 9	÷	9
C3. Student's contribution from AI per month	=	
C4. Multiply by number of months of enrollment	X	
C5. Student's contribution from AI for LESS than 9-month enrollment	=	

*For students enrolled more than 9 months, the standard contribution from AI is used (the amount from line 44).

Use next page to calculate total EFC for enrollment periods other than 9 months

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Calculation of Total Expected Family Contribution for Periods of Enrollment Other Than 9 Months	
Parents' Contribution—use ONE appropriate amount from previous page: • Enter amount from line A5 for enrollment periods less than 9 months **OR** • Enter amount from line B14 for enrollment periods greater than 9 months	
Student's Contribution from Available Income—use ONE appropriate amount from previous page: • Enter amount from line C5 for enrollment periods less than 9 months **OR** + • Enter amount from line 44 for enrollment periods greater than 9 months	
Student's Contribution from Assets • Enter amount from line 50 +	
Expected Family Contribution for periods of enrollment other than 9 months =	

2002-03 EFC FORMULA A: DEPENDENT STUDENT

SIMPLIFIED WORKSHEET Page 1 **A**

PARENTS' INCOME IN 2001		
1. Parents' Adjusted Gross Income (FAFSA/SAR #73) (If negative, enter zero.)		
2. a. Father's income earned from work (FAFSA/SAR #76)	________	▨
2. b. Mother's income earned from work (FAFSA/SAR #77)	+ ________	▨
Total parents' income earned from work	= 2.	
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*		▨
4. Untaxed income and benefits:		▨
• Total from FAFSA Worksheet A (FAFSA/SAR #78)	________	▨
• Total from FAFSA Worksheet B (FAFSA/SAR #79)	+ ________	▨
Total untaxed income and benefits	= 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)		
6. Total from FAFSA Worksheet C (FAFSA/SAR #80)	-	
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number.	=	

ALLOWANCES AGAINST PARENTS' INCOME		
8. 2001 U.S. income tax paid (FAFSA/SAR #74) (tax filers only); if negative, enter zero.		
9. State and other tax allowance (Table A1. If negative, enter zero.)	+	
10. Father's Social Security tax (Table A2)	+	
11. Mother's Social Security tax (Table A2)	+	
12. Income protection allowance (Table A3)	+	
13. Employment expense allowance:		▨
• Two working parents: 35% of the lesser of the earned incomes, or $3,000, whichever is less		▨
• One-parent families: 35% of earned income, or $3,000, whichever is less		▨
• Two-parent families, one working parent: enter zero	+	
14. TOTAL ALLOWANCES	=	

AVAILABLE INCOME		
Total income (from line 7)		
Total allowances (from line 14)	-	
15. AVAILABLE INCOME (AI) May be a negative number.	=	

PARENTS' CONTRIBUTION FROM ASSETS		
16. Net worth of investments** (FAFSA/SAR #81) If negative, enter zero.		▨
17. Net worth of business and/or investment farm (FAFSA/SAR #82) If negative, enter zero.	▨	▨
18. Adjusted net worth of business/farm (Calculate using Table A4.)	+	▨
19. Cash, savings, & checking (FAFSA/SAR #83)	+	▨
20. **Net worth** (sum of lines 16, 18, and 19)	=	▨
21. Education savings and asset protection allowance (Table A5)	-	▨
22. Discretionary net worth (line 20 minus line 21)	=	▨
23. Asset conversion rate	X	.12
24. **CONTRIBUTION FROM ASSETS** If negative, enter zero.	=	▨

PARENTS' CONTRIBUTION		
Available Income (AI) (from line 15)		
Contribution from assets (from line 24)	+	▨
25. **Adjusted Available Income (AAI)** May be a negative number.	=	
26. **Total parents' contribution from AAI** (Calculate using Table A6; if negative, enter zero.)		
27. **Number in college in 2002-03** (Exclude parents) (FAFSA/SAR #65)	÷	
28. **PARENTS' CONTRIBUTION** (standard contribution for 9-month enrollment)*** If negative, enter zero.	=	

NOTE: Do NOT complete the shaded areas; asset information is not required in the simplified formula.

---

*STOP HERE if **both** of the following are true: line 3 is $13,000 or less, **plus** the student **and** parents are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. If both circumstances are true, the Expected Family Contribution is automatically zero.

**Do not include the family's home.

***To calculate the parents' contribution for other than 9-month enrollment, see page 15.

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Page 2

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STUDENT'S INCOME IN 2001

29. Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
30. Income earned from work (FAFSA/SAR #42)	
31. Taxable Income (If tax filer, enter the amount from line 29. If non-tax filer, enter the amount from line 30.)	▨
32. Untaxed income and benefits: • Total from FAFSA Worksheet A (FAFSA/SAR #44) ______ • Total from FAFSA Worksheet B (FAFSA/SAR #45) + ______	▨
Total untaxed income and benefits = 32.	
33. Taxable and untaxed income (sum of line 31 and line 32)	
34. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
35. TOTAL INCOME (line 33 minus line 34) May be a negative number. =	

ALLOWANCES AGAINST STUDENT INCOME

36. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
37. State and other tax allowance (Table A7. If negative, enter zero.) +	
38. Social Security tax allowance (Table A2) +	
39. Income protection allowance +	2,330
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.) +	
41. TOTAL ALLOWANCES =	

STUDENT'S CONTRIBUTION FROM INCOME

Total income (from line 35)	
Total allowances (from line 41) -	
42. Available income (AI) =	
43. Assessment of AI X	.50
44. STUDENT'S CONTRIBUTION FROM AI = (If negative, enter zero.)	

STUDENT'S CONTRIBUTION FROM ASSETS

45. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	▨
46. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero. +	▨
47. Cash, savings, & checking (FAFSA/SAR #49) +	▨
48. Net worth (sum of lines 45 through 47) =	▨
49. Assessment rate X	.35
50. STUDENT'S CONTRIBUTION FROM ASSETS =	▨

EXPECTED FAMILY CONTRIBUTION

PARENTS' CONTRIBUTION (from line 28)	
STUDENT'S CONTRIBUTION FROM AI (from line 44) +	
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50) +	▨
51. EXPECTED FAMILY CONTRIBUTION standard contribution for 9-month enrollment** (If negative, enter zero.) =	

*Do not include the student's home.

** To calculate the EFC for other than 9-month enrollment, see the next page.

NOTE: Do NOT complete the shaded areas; asset information is not required in the simplified formula.

NOTE: *Use this additional page to prorate the EFC only if the student will be enrolled for other than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.*

Calculation of Parents' Contribution for a Student Enrolled LESS Than 9 Months

A1. Parents' contribution (standard contribution for 9-month enrollment, from line 28)		
A2. Divide by 9	÷	9
A3. Parents' contribution per month	=	
A4. Multiply by number of months of enrollment	X	
A5. Parents' contribution for LESS than 9-month enrollment	=	

Calculation of Parents' Contribution for a Student Enrolled MORE Than 9 Months

B1. Parents' Adjusted Available Income (AAI) (from line 25—may be a negative number)		
B2. Difference between the income protection allowance for a family of four and a family of five, with one in college	+	3,660
B3. Alternate parents' AAI for more than 9-month enrollment (line B1 + line B2)	=	
B4. Total parents' contribution from alternate AAI (calculate using Table A6)		
B5. Number in college (FAFSA/SAR #65)	÷	
B6. Alternate parents' contribution for student (line B4 divided by line B5)	=	
B7. Standard parents' contribution for the student for 9-month enrollment (from line 28)	-	
B8. Difference (line B6 minus line B7)	=	
B9. Divide line B8 by 12 months	÷	12
B10. Parents' contribution per month	=	
B11. Number of months student will be enrolled that exceed 9	X	
B12. Adjustment to parents' contribution for months that exceed 9 (multiply line B10 by line B11)	=	
B13. Standard parents' contribution for 9-month enrollment (from line 28)	+	
B14. Parents' contribution for MORE than 9-month enrollment	=	

Calculation of Student's Contribution from Available Income (AI) for a Student Enrolled LESS Than 9 Months*

C1. Student's contribution from AI (standard contribution for 9-month enrollment, from line 44)		
C2. Divide by 9	÷	9
C3. Student's contribution from AI per month	=	
C4. Multiply by number of months of enrollment	X	
C5. Student's contribution from AI for LESS than 9-month enrollment	=	

*For students enrolled more than 9 months, the standard contribution from AI is used (the amount from line 44).

Use next page to calculate total EFC for enrollment periods other than 9 months

Parents' Contribution—use ONE appropriate amount from previous page: • Enter amount from line A5 for enrollment periods less than 9 months **OR** • Enter amount from line B14 for enrollment periods greather than 9 months	
Student's Contribution from Available Income—use ONE appropriate amount from previous page: • Enter amount from line C5 for enrollment periods less than 9 months **OR** + • Enter amount from line 44 for enrollment periods greater than 9 months	
Expected Family Contribution for periods of enrollment other than 9 months =	

Table A1: State and Other Tax Allowance

for Worksheet A (parents only)

STATE	PERCENT OF TOTAL INCOME	
	$0-14,999	$15,000 or more
Alabama	5%	4%
Alaska	3%	2%
American Samoa	4%	3%
Arizona	6%	5%
Arkansas	6%	5%
California	8%	7%
Canada	4%	3%
Colorado	7%	6%
Connecticut	6%	5%
Delaware	8%	7%
District of Columbia	10%	9%
Federated States of Micronesia	4%	3%
Florida	4%	3%
Georgia	7%	6%
Guam	4%	3%
Hawaii	8%	7%
Idaho	7%	6%
Illinois	6%	5%
Indiana	6%	5%
Iowa	8%	7%
Kansas	7%	6%
Kentucky	7%	6%
Louisiana	4%	3%
Maine	9%	8%
Marshall Islands	4%	3%
Maryland	9%	8%
Massachusetts	9%	8%
Mexico	4%	3%
Michigan	9%	8%
Minnesota	9%	8%
Mississippi	5%	4%
Missouri	6%	5%
Montana	8%	7%
Nebraska	8%	7%
Nevada	3%	2%
New Hampshire	7%	6%
New Jersey	8%	7%
New Mexico	6%	5%
New York	11%	10%
North Carolina	8%	7%
North Dakota	6%	5%
Northern Mariana Islands	4%	3%
Ohio	8%	7%
Oklahoma	6%	5%
Oregon	10%	9%
Palau	4%	3%
Pennsylvania	7%	6%
Puerto Rico	4%	3%
Rhode Island	9%	8%
South Carolina	8%	7%
South Dakota	4%	3%
Tennessee	3%	2%
Texas	3%	2%
Utah	8%	7%
Vermont	8%	7%
Virgin Islands	4%	3%
Virginia	8%	7%
Washington	4%	3%
West Virginia	6%	5%
Wisconsin	10%	9%
Wyoming	3%	2%
Blank or Invalid State	4%	3%
OTHER	4%	3%

Multiply parents' total income (from Worksheet A, line 7) by the appropriate rate from the table above to get the "state and other tax allowance." Use the parents' *state of legal residence* (FAFSA/SAR #66). If this item is blank or invalid, use the student's *state of legal residence* (FAFSA/SAR #24). If both items are blank or invalid, use the *state* in the student's mailing address (FAFSA/SAR #6). If all three items are blank or invalid, use the rate for a blank or invalid state above.

Table A2: Social Security Tax

Calculate separately the Social Security tax of father, mother, and student.

Income Earned from Work*	Social Security Tax
$0 - $80,400	7.65% of income
$80,401 or greater	$6,150.60 + 1.45% of amount over $80,400

*Father's 2001 income earned from work is FAFSA/SAR #76.
Mother's 2001 income earned from work is FAFSA/SAR #77.
Student's 2001 income earned from work is FAFSA/SAR #42.
Social Security tax will never be less than zero.

Table A3: Income Protection Allowance

Number in parents' household, including student (FAFSA/SAR #64)	Number of college students in household (FAFSA/SAR #65)				
	1	2	3	4	5
2	$13,210	$10,950	———	———	———
3	16,450	14,210	$11,940	———	———
4	20,320	18,060	15,810	$13,550	———
5	23,980	21,720	19,470	17,210	$14,960
6	28,050	25,790	23,540	21,280	19,030

NOTE: For each additional family member, add $3,170.
For each additional college student (except parents), subtract $2,250.

Table A4: Business/Farm Net Worth Adjustment

for EFC Formula Worksheet A (parents only)

If the net worth of a business or farm is—	Then the adjusted net worth is—
Less than $1	$0
$1 to $95,000	40% of net worth of business/farm
$95,001 to $285,000	$ 38,000 + 50% of excess over $95,000
$285,001 to $470,000	$133,000 + 60% of excess over $285,000
$470,001 or more	$244,000 + 100% of excess over $470,000

Table A5: Education Savings and Asset Protection Allowance

for EFC Formula Worksheet A (parents only)

Age of older parent*	Allowance if there are two parents	Allowance if there is only one parent	Age of older parent*	Allowance if there are two parents	Allowance if there is only one parent
25 or less..	0	0	45	38,600	18,600
26	2,300	1,100	46	39,600	18,900
27	4,600	2,200	47	40,600	19,400
28	6,900	3,300	48	41,900	19,900
29	9,100	4,500	49	42,900	20,300
30	11,400	5,600	50	44,000	20,800
31	13,700	6,700	51	45,100	21,200
32	16,000	7,800	52	46,500	21,700
33	18,300	8,900	53	47,600	22,400
34	20,600	10,000	54	49,100	22,900
35	22,900	11,100	55	50,300	23,400
36	25,200	12,200	56	51,800	24,000
37	27,400	13,400	57	53,300	24,700
38	29,700	14,500	58	54,900	25,300
39	32,000	15,600	59	56,600	26,000
40	34,300	16,700	60	58,300	26,600
41	35,200	17,000	61	60,000	27,400
42	36,100	17,400	62	62,000	28,100
43	36,700	17,800	63	63,800	28,900
44	37,700	18,200	64	66,000	29,700
			65 or more	68,200	30,700

*If age of older parent (FAFSA/SAR #69) is blank, use age 45 on the table.

Table A6: Parents' Contribution From AAI

If parents' AAI is—	**The parents' contribution from AAI is—**
-$3,410 or less	-$750
-$3,409 to $11,800	22% of AAI
$11,801 to $14,800	$2,596 + 25% of AAI over $11,800
$14,801 to $17,800	$3,346 + 29% of AAI over $14,800
$17,801 to $20,800	$4,216 + 34% of AAI over $17,800
$20,801 to $23,900	$5,236 + 40% of AAI over $20,800
$23,901 or more	$6,476 + 47% of AAI over $23,900

Table A7: State and Other Tax Allowance

for Worksheet A (student only)

Alabama	3%
Alaska	0%
American Samoa	2%
Arizona	3%
Arkansas	4%
California	5%
Canada	2%
Colorado	4%
Connecticut	2%
Delaware	5%
District of Columbia	7%
Federated States of Micronesia	2%
Florida	1%
Georgia	4%
Guam	2%
Hawaii	6%
Idaho	5%
Illinois	2%
Indiana	4%
Iowa	5%
Kansas	4%
Kentucky	5%
Louisiana	2%
Maine	5%
Marshall Islands	2%
Maryland	6%
Massachusetts	5%
Mexico	2%
Michigan	4%
Minnesota	6%
Mississippi	3%
Missouri	3%
Montana	5%
Nebraska	4%
Nevada	0%
New Hampshire	1%
New Jersey	3%
New Mexico	4%
New York	7%
North Carolina	5%
North Dakota	2%
Northern Mariana Islands	2%
Ohio	5%
Oklahoma	4%
Oregon	6%
Palau	2%
Pennsylvania	3%
Puerto Rico	2%
Rhode Island	4%
South Carolina	5%
South Dakota	0%
Tennessee	0%
Texas	0%
Utah	5%
Vermont	4%
Virgin Islands	2%
Virginia	4%
Washington	0%
West Virginia	4%
Wisconsin	5%
Wyoming	0%
Blank or Invalid State	2%
OTHER	2%

Multiply the total income of student (Worksheet A, line 35) by the appropriate rate from the table above to get the "state and other tax allowance" (line 37 of Regular Worksheet A). Use the student's *state of legal residence* (FAFSA/SAR #24). If this item is blank or invalid, use the *state* in student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use the parents' *state of legal residence* (FAFSA/SAR #66). If all three items are blank or invalid, use the rate for a blank or invalid state above.

2002-03 EFC FORMULA B: INDEPENDENT STUDENT
Without Dependent(s) Other Than A Spouse

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STUDENT/SPOUSE INCOME IN 2001	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
2. a. Student's income earned from work (FAFSA/SAR #42) ________	
2. b. Spouse's income earned from work (FAFSA/SAR #43) + ________	
Total student/spouse income earned from work = 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44) ________	
• Total from FAFSA Worksheet B (FAFSA/SAR #45) + ________	
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number =	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table B1. If negative, enter zero.) +	
10. Student's Social Security tax (Table B2) +	
11. Spouse's Social Security tax (Table B2) +	
12. Income protection allowance: • $5,300 for unmarried or separated student; • $5,300 for married student if both student & spouse are enrolled at least 1/2 time; • $8,470 for married student if only the student is enrolled at least 1/2 time. +	
13. Employment expense allowance: • If student is not married or is separated, the allowance is zero. • If student is married but only one person is working (the student or spouse), the allowance is zero. • If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or $3,000, whichever is less. +	
14. **TOTAL ALLOWANCES** =	

CONTRIBUTION FROM AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14) -	
15. **AVAILABLE INCOME (AI)** =	
16. Assessment rate X	.50
17. **CONTRIBUTION FROM AI** = May be a negative number.	

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	
20. Adjusted net worth of business/farm (Calculate using Table B3.) +	
21. Cash, savings, & checking (FAFSA/SAR #49) +	
22. **Net worth** (sum of lines 18, 20, and 21) =	
23. Asset protection allowance (Table B4) -	
24. Discretionary net worth (line 22 minus line 23) =	
25. Asset conversion rate X	.35
26. **CONTRIBUTION FROM ASSETS** If negative, enter zero.	

EXPECTED FAMILY CONTRIBUTION	
Contribution from AI (from line 17) May be a negative number.	
Contribution from assets (from line 26) +	
27. **Contribution from AI and assets** =	
28. **Number in college in 2002-03** (FAFSA/SAR #85) ÷	
29. **EXPECTED FAMILY CONTRIBUTION** for 9-month enrollment (If negative, enter zero.)** =	

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*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

NOTE: *Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.*

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Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months		
Expected Family Contribution (standard contribution for 9-month enrollment, from line 29)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months of enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 29).

2002-03 EFC FORMULA B: INDEPENDENT STUDENT
Without Dependent(s) Other Than A Spouse

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STUDENT/SPOUSE INCOME IN 2001

1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		
2. a. Student's income earned from work (FAFSA/SAR #42)	______	
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ ______	
Total student/spouse income earned from work	= 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)		
4. Untaxed income and benefits:		
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	______	
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ ______	
Total untaxed income and benefits	= 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)		
6. Total from FAFSA Worksheet C (FAFSA/SAR #46)	-	
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number.	=	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME

8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.		
9. State and other tax allowance (Table B1. If negative, enter zero.)	+	
10. Student's Social Security tax (Table B2)	+	
11. Spouse's Social Security tax (Table B2)	+	
12. Income protection allowance: • $5,300 for unmarried or separated student; • $5,300 for married student if both student & spouse are enrolled at least 1/2 time; • $8,470 for married student if only the student is enrolled at least 1/2 time.	+	
13. Employment expense allowance: • If student is not married or is separated, the allowance is zero. • If student is married but only one person is working (the student or spouse), the allowance is zero. • If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or $3,000, whichever is less.	+	
14. TOTAL ALLOWANCES	=	

CONTRIBUTION FROM AVAILABLE INCOME

Total income (from line 7)		
Total allowances (from line 14)	-	
15. **AVAILABLE INCOME (AI)**	=	
16. Assessment rate	X	.50
17. **CONTRIBUTION FROM AI** May be a negative number.	=	

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS

18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.		
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.		
20. Adjusted net worth of business/farm (Calculate using Table B3.)	+	
21. Cash, savings, & checking (FAFSA/SAR #49)	+	
22. **Net worth** (sum of lines 18, 20, and 21)	=	
23. Asset protection allowance (Table B4)	-	
24. Discretionary net worth (line 22 minus line 23)	=	
25. Asset conversion rate	X	.35
26. **CONTRIBUTION FROM ASSETS** If negative, enter zero.		

EXPECTED FAMILY CONTRIBUTION

Contribution from AI (from line 17) May be a negative number.		
Contribution from assets (from line 26)	+	
27. **Contribution from AI and assets**	=	
28. **Number in college in 2002-03** (FAFSA/SAR #85)	÷	
29. **EXPECTED FAMILY CONTRIBUTION** for 9-month enrollment (If negative, enter zero.)**	=	

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

NOTE: Do NOT complete the shaded areas; asset information is not required in the simplified formula.

NOTE: *Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.*

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Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months

Expected Family Contribution (standard contribution for 9-month enrollment, from line 29)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months of enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 29).

Table B1: State and Other Tax Allowance

Alabama	3%
Alaska	0%
American Samoa	2%
Arizona	3%
Arkansas	4%
California	5%
Canada	2%
Colorado	4%
Connecticut	2%
Delaware	5%
District of Columbia	7%
Federated States of Micronesia	2%
Florida	1%
Georgia	4%
Guam	2%
Hawaii	6%
Idaho	5%
Illinois	2%
Indiana	4%
Iowa	5%
Kansas	4%
Kentucky	5%
Louisiana	2%
Maine	5%
Marshall Islands	2%
Maryland	6%
Massachusetts	5%
Mexico	2%
Michigan	4%
Minnesota	6%
Mississippi	3%
Missouri	3%
Montana	5%
Nebraska	4%
Nevada	0%
New Hampshire	1%
New Jersey	3%
New Mexico	4%
New York	7%
North Carolina	5%
North Dakota	2%
Northern Mariana Islands	2%
Ohio	5%
Oklahoma	4%
Oregon	6%
Palau	2%
Pennsylvania	3%
Puerto Rico	2%
Rhode Island	4%
South Carolina	5%
South Dakota	0%
Tennessee	0%
Texas	0%
Utah	5%
Vermont	4%
Virgin Islands	2%
Virginia	4%
Washington	0%
West Virginia	4%
Wisconsin	5%
Wyoming	0%
Blank or Invalid State	2%
OTHER	2%

Multiply the total income of student and spouse (EFC Formula Worksheet B, line 7) by the appropriate rate from the table above to get the "state and other tax allowance" (line 9 of Worksheet B). Use the student's *state of legal residence* (FAFSA/SAR #24) reported on the FAFSA. If this item is blank or invalid, use the *state* in the student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use rate for blank or invalid state above.

Table B2: Social Security Tax

Calculate separately the Social Security tax of student and spouse.

Income Earned from Work*	Social Security Tax
$0 - $80,400	7.65% of income
$80,401 or greater	$6,150.60 + 1.45% of amount over $80,400

*Student's 2001 income earned from work is FAFSA/SAR #42.
Spouse's 2001 income earned from work is FAFSA/SAR #43.
Social Security tax will never be less than zero.

Table B3: Business/Farm Net Worth Adjustment

If the net worth of a business or farm is—	Then the adjusted net worth is—
Less than $1	$0
$1 to $95,000	40% of net worth of business/farm
$95,001 to $285,000	$ 38,000 + 50% of excess over $95,000
$285,001 to $470,000	$133,000 + 60% of excess over $285,000
$470,001 or more	$244,000 + 100% of excess over $470,000

Table B4
Asset Protection Allowance

Age of student as of 12/31/02*	Allowance for—	
	Married Student	Unmarried Student
25 or less	0	0
26	2,300	1,100
27	4,600	2,200
28	6,900	3,300
29	9,100	4,500
30	11,400	5,600
31	13,700	6,700
32	16,000	7,800
33	18,300	8,900
34	20,600	10,000
35	22,900	11,100
36	25,200	12,200
37	27,400	13,400
38	29,700	14,500
39	32,000	15,600
40	34,300	16,700
41	35,200	17,000
42	36,100	17,400
43	36,700	17,800
44	37,700	18,200
45	38,600	18,600
46	39,600	18,900
47	40,600	19,400
48	41,900	19,900
49	42,900	20,300
50	44,000	20,800
51	45,100	21,200
52	46,500	21,700
53	47,600	22,400
54	49,100	22,900
55	50,300	23,400
56	51,800	24,000
57	53,300	24,700
58	54,900	25,300
59	56,600	26,000
60	58,300	26,600
61	60,000	27,400
62	62,000	28,100
63	63,800	28,900
64	66,000	29,700
65 or more	68,200	30,700

*Determine student's age as of 12/31/02 from student's date of birth (FAFSA/SAR #9)

2002-03 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse

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STUDENT/SPOUSE INCOME IN 2001

1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		
2. a. Student's income earned from work (FAFSA/SAR #42)	______	
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ ______	
Total student/spouse income earned from work	= 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*		
4. Untaxed income and benefits:		
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	______	
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ ______	
Total untaxed income and benefits	= 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)		
6. Total from FAFSA Worksheet C (FAFSA/SAR #46)	-	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	=	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME

8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.		
9. State and other tax allowance (Table C1. If negative, enter zero.)	+	
10. Student's Social Security tax (Table C2)	+	
11. Spouse's Social Security tax (Table C2)	+	
12. Income protection allowance (Table C3)	+	
13. Employment expense allowance:		
• Student and spouse both working: 35% of the lesser of the earned incomes, or $3,000, whichever is less		
• One-parent families: 35% of earned income, or $3,000, whichever is less		
• Student or spouse working (not both): zero	+	
14. TOTAL ALLOWANCES	=	

AVAILABLE INCOME

Total income (from line 7)		
Total allowances (from line 14)	-	
15. AVAILABLE INCOME (AI) May be a negative number.	=	

*STOP HERE if **both** of the following are true: line 3 is $13,000 or less, **and** the student and spouse are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS

16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.		
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.		
18. Adjusted net worth of business/farm (Calculate using Table C4.)	+	
19. Cash, savings, & checking (FAFSA/SAR #49)	+	
20. **Net worth** (sum of lines 16, 18, and 19)	=	
21. Asset protection allowance (Table C5)	-	
22. Discretionary net worth (line 20 minus line 21)	=	
23. Asset conversion rate	X	.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.		

EXPECTED FAMILY CONTRIBUTION

Available Income (AI) (from line 15)		
Contribution from assets (from line 24)	+	
25. Adjusted Available Income (AAI) May be a negative number.	=	
26. Total contribution from AAI (Calculate using Table C6; if negative, enter zero.)		
27. Number in college in 2002-03 (FAFSA/SAR #85)	÷	
28. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)***		

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

NOTE: *Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.*

Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months

Expected Family Contribution (standard contribution for 9-month enrollment, from line 28)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months of enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 28).

2002-03 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse

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STUDENT/SPOUSE INCOME IN 2001	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
2. a. Student's income earned from work (FAFSA/SAR #42) ______	▨
2. b. Spouse's income earned from work (FAFSA/SAR #43) + ______	▨
Total student/spouse income earned from work = 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Untaxed income and benefits:	▨
• Total from FAFSA Worksheet A (FAFSA/SAR #44) ______	▨
• Total from FAFSA Worksheet B (FAFSA/SAR #45) + ______	▨
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table C1. If negative, enter zero.) +	
10. Student's Social Security tax (Table C2) +	
11. Spouse's Social Security tax (Table C2) +	
12. Income protection allowance (Table C3) +	
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or $3,000, whichever is less • One-parent families: 35% of earned income, or $3,000, whichever is less	▨
• Student or spouse working (not both): zero +	
14. **TOTAL ALLOWANCES** =	

AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14) -	
15. **AVAILABLE INCOME (AI)** May be a negative number. =	

*STOP HERE if **both** of the following are true: line 3 is $13,000 or less, **and** the student and spouse are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.	▨
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	▨
18. Adjusted net worth of business/farm (Calculate using Table C4.) +	▨
19. Cash, savings, & checking (FAFSA/SAR #49) +	▨
20. **Net worth** (sum of lines 16, 18, and 19) =	▨
21. Asset protection allowance (Table C5) -	▨
22. Discretionary net worth (line 20 minus line 21) =	▨
23. Asset conversion rate X	.12
24. **CONTRIBUTION FROM ASSETS** If negative, enter zero.	▨

EXPECTED FAMILY CONTRIBUTION	
Available income (AI) (from line 15)	
Contribution from assets (from line 24) +	▨
25. **Adjusted available income (AAI)** May be a negative number. =	
26. **Total contribution from AAI** (Calculate using Table C6; if negative, enter zero.)	
27. **Number in college in 2002-03** (FAFSA/SAR #85) ÷	
28. **EXPECTED FAMILY CONTRIBUTION** for 9-month enrollment (If negative, enter zero.)***	

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

NOTE: Do NOT complete the shaded areas; asset information is not required in the simplified formula.

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NOTE: *Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.*

SIMPLIFIED
WORKSHEET
Page 2

C

Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months

Expected Family Contribution (standard contribution for 9-month enrollment, from line 28)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 28).

Table C1: State and Other Tax Allowance

STATE	PERCENT OF TOTAL INCOME	
	$0-14,999	$15,000 or more
Alabama	5%	4%
Alaska	3%	2%
American Samoa	4%	3%
Arizona	6%	5%
Arkansas	6%	5%
California	8%	7%
Canada	4%	3%
Colorado	7%	6%
Connecticut	6%	5%
Delaware	8%	7%
District of Columbia	10%	9%
Federated States of Micronesia	4%	3%
Florida	4%	3%
Georgia	7%	6%
Guam	4%	3%
Hawaii	8%	7%
Idaho	7%	6%
Illinois	6%	5%
Indiana	6%	5%
Iowa	8%	7%
Kansas	7%	6%
Kentucky	7%	6%
Louisiana	4%	3%
Maine	9%	8%
Marshall Islands	4%	3%
Maryland	9%	8%
Massachusetts	9%	8%
Mexico	4%	3%
Michigan	9%	8%
Minnesota	9%	8%
Mississippi	5%	4%
Missouri	6%	5%
Montana	8%	7%
Nebraska	8%	7%
Nevada	3%	2%
New Hampshire	7%	6%
New Jersey	8%	7%
New Mexico	6%	5%
New York	11%	10%
North Carolina	8%	7%
North Dakota	6%	5%
Northern Mariana Islands	4%	3%
Ohio	8%	7%
Oklahoma	6%	5%
Oregon	10%	9%
Palau	4%	3%
Pennsylvania	7%	6%
Puerto Rico	4%	3%
Rhode Island	9%	8%
South Carolina	8%	7%
South Dakota	4%	3%
Tennessee	3%	2%
Texas	3%	2%
Utah	8%	7%
Vermont	8%	7%
Virgin Islands	4%	3%
Virginia	8%	7%
Washington	4%	3%
West Virginia	6%	5%
Wisconsin	10%	9%
Wyoming	3%	2%
Blank or Invalid State	4%	3%
OTHER	4%	3%

Multiply the total income of student and spouse (from EFC Formula Worksheet C, line 7) by the appropriate rate from the table above to get the "state and other tax allowance." Use the student's *state of legal residence* (FAFSA/SAR #24) reported on the FAFSA. If this item is blank or invalid, use the *state* in the student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use the rate for blank or invalid state above.

Table C2: Social Security Tax

Calculate separately the Social Security tax of student and spouse.

Income Earned from Work*	Social Security Tax
$0 - $80,400	7.65% of income
$80,401 or greater	$6,150.60 + 1.45% of amount over $80,400

*Student's 2001 income earned from work is FAFSA/SAR #42.
Spouse's 2001 income earned from work is FAFSA/SAR #43.
Social Security tax will never be less than zero.

Table C3: Income Protection Allowance

Number in student's household, including student (FAFSA/SAR #84)	Number of college students in household (FAFSA/SAR #85)				
	1	2	3	4	5
2	$13,210	$10,950	—	—	—
3	16,450	14,210	$11,940	—	—
4	20,320	18,060	15,810	$13,550	—
5	23,980	21,720	19,470	17,210	$14,960
6	28,050	25,790	23,540	21,280	19,030

NOTE: For each additional family member, add $3,170.
For each additional college student, subtract $2,250.

Table C4: Business/Farm Net Worth Adjustment

If the net worth of a business or farm is—	Then the adjusted net worth is—
Less than $1	$0
$1 to $95,000	40% of net worth of business/farm
$95,001 to $285,000	$ 38,000 + 50% of excess over $95,000
$285,001 to $470,000	$133,000 + 60% of excess over $285,000
$470,001 or more	$244,000 + 100% of excess over $470,000

Table C5: Asset Protection Allowance

Age of student as of 12/31/02*	Allowance for— Married Student	Allowance for— Unmarried Student
25 or less..	0	0
26	2,300	1,100
27	4,600	2,200
28	6,900	3,300
29	9,100	4,500
30	11,400	5,600
31	13,700	6,700
32	16,000	7,800
33	18,300	8,900
34	20,600	10,000
35	22,900	11,100
36	25,200	12,200
37	27,400	13,400
38	29,700	14,500
39	32,000	15,600
40	34,300	16,700
41	35,200	17,000
42	36,100	17,400
43	36,700	17,800
44	37,700	18,200
45	38,600	18,600
46	39,600	18,900
47	40,600	19,400
48	41,900	19,900
49	42,900	20,300
50	44,000	20,800
51	45,100	21,200
52	46,500	21,700
53	47,600	22,400
54	49,100	22,900
55	50,300	23,400
56	51,800	24,000
57	53,300	24,700
58	54,900	25,300
59	56,600	26,000
60	58,300	26,600
61	60,000	27,400
62	62,000	28,100
63	63,800	28,900
64	66,000	29,700
65 or more	68,200	30,700

*Determine student's age as of 12/31/02 from student's date of birth (FAFSA/SAR #9)

Table C6: Contribution From AAI

If student's AAI is—	**The student's contribution from AAI is—**
-$3,410 or less	-$750
-$3,409 to $11,800	22% of AAI
$11,801 to $14,800	$2,596 + 25% of AAI over $11,800
$14,801 to $17,800	$3,346 + 29% of AAI over $14,800
$17,801 to $20,800	$4,216 + 34% of AAI over $17,800
$20,801 to $23,900	$5,236 + 40% of AAI over $20,800
$23,901 or more	$6,476 + 47% of AAI over $23,900

2002-2003 FAFSA

Free Application for Federal Student Aid
For July 1, 2002 — June 30, 2003

OMB # 1845-0001

Step One: For questions 1-34, leave blank any questions that do not apply to you (the student).

1-3. Your full name (as it appears on your Social Security card)
1. LAST NAME: Polk
2. FIRST NAME: ALLEN
3. M.I.:

4-7. Your permanent mailing address
4. NUMBER AND STREET (INCLUDE APT. NUMBER): 5678 Granny Apple Circle
5. CITY (AND COUNTRY IF NOT U.S.): Palm Springs
6. STATE: Fl
7. ZIP CODE: 33461

8. Your Social Security Number: 692 02 5441

9. Your date of birth: 11 / 22 / 1979

10. Your permanent telephone number: (591) 555 1213

11-12. Your driver's license number and state (if any)
11. LICENSE NUMBER: SFA-11155113
12. STATE: FL

13. Are you a U.S. citizen? Pick one. See page 2.
a. Yes, I am a U.S. citizen. Skip to question 15. ● 1
b. No, but I am an eligible noncitizen. Fill in question 14. ○ 2
c. No, I am not a citizen or eligible noncitizen. ○ 3

14. ALIEN REGISTRATION NUMBER: A

15. What is your marital status as of today?
I am single, divorced or widowed. ● 1
I am married/remarried. ○ 2
I am separated. ○ 3

16. Month and year you were married, separated, divorced, or widowed: MONTH / YEAR

For each question (17 - 21), please mark whether you will be full time, 3/4 time, half time, less than half time, or not attending. See page 2.

17. Summer 2002	Full time/Not sure ○ 1	3/4 time ○ 2	Half time ○ 3	Less than half time ○ 4	Not attending ○ 5
18. Fall 2002	Full time/Not sure ● 1	3/4 time ○ 2	Half time ○ 3	Less than half time ○ 4	Not attending ○ 5
19. Winter 2002-2003	Full time/Not sure ● 1	3/4 time ○ 2	Half time ○ 3	Less than half time ○ 4	Not attending ○ 5
20. Spring 2003	Full time/Not sure ● 1	3/4 time ○ 2	Half time ○ 3	Less than half time ○ 4	Not attending ○ 5
21. Summer 2003	Full time/Not sure ○ 1	3/4 time ○ 2	Half time ○ 3	Less than half time ● 4	Not attending ○ 5

22. Highest school your father completed	Middle school/Jr. High ○ 1	High school ● 2	College or beyond ○ 3	Other/unknown ○ 4
23. Highest school your mother completed	Middle school/Jr. High ○ 1	High school ● 2	College or beyond ○ 3	Other/unknown ○ 4

24. What is your state of legal residence? STATE: FL

25. Did you become a legal resident of this state before January 1, 1997? Yes ○ 1 No ○ 2

26. If the answer to question 25 is "No," give month and year you became a legal resident. MONTH / YEAR

27. Are you male? (Most male students must register with Selective Service to get federal aid.) Yes ● 1 No ○ 2

28. If you are male (age 18-25) and not registered, answer "Yes" and Selective Service will register you. Yes ● 1 No ○ 2

29. What degree or certificate will you be working on during 2002-2003? See page 2 and enter the correct number in the box. 1

30. What will be your grade level when you begin the 2002-2003 school year? See page 2 and enter the correct number in the box. 2

31. Will you have a high school diploma or GED before you enroll? Yes ● 1 No ○ 2

32. Will you have your first bachelor's degree before July 1, 2002? Yes ○ 1 No ● 2

33. In addition to grants, are you interested in student loans (which you must pay back)? Yes ○ 1 No ● 2

34. In addition to grants, are you interested in "work-study" (which you earn through work)? Yes ● 1 No ○ 2

35. **Do not leave this question blank.** Have you ever been convicted of possessing or selling illegal drugs? If you have, answer "Yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid. No ● 1 Yes ○ 3

DO NOT LEAVE QUESTION 35 BLANK

Page 3

For Help – 1-800-433-3243

Step Two: For questions 36-49, report your (the student's) income and assets. If you are married today, report your and your spouse's income and assets, even if you were not married in 2001. Ignore references to "spouse" if you are currently single, separated, divorced, or widowed.

36. For 2001, have you (the student) completed your IRS income tax return or another tax return listed in question 37?
a. I have already completed my return ● b. I will file, but I have not yet completed my return ○ c. I'm not going to file. (Skip to question 42.) ○

37. What income tax return did you file or will you file for 2001?
a. IRS 1040 ○
b. IRS 1040A, 1040EZ, 1040Telefile ●
c. A foreign tax return. See page 2 ○
d. A tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau. See page 2 ○

38. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? See page 2. Yes ○ No ○ Don't Know ○

For questions 39-51, if the answer is zero or the question does not apply to you, enter 0.

39. What was your (and spouse's) adjusted gross income for 2001? Adjusted gross income is on IRS Form 1040–line 33; 1040A–line 19; 1040EZ–line 4; or Telefile–line I. $ 17,207

40. Enter the total amount of your (and spouse's) income tax for 2001. Income tax amount is on IRS Form 1040–lines 47 + 52; 1040A–lines 30 + 34; 1040EZ–line 11; or Telefile–line K(2). $ 1,234

41. Enter your (and spouse's) exemptions for 2001. Exemptions are on IRS Form 1040–line 6d or on Form 1040A–line 6d. For Form 1040EZ or Telefile, see page 2. 01

42-43. How much did you (and spouse) earn from working (wages, salaries, tips, etc.) in 2001? Answer this question whether or not you filed a tax return. This information may be on your W-2 forms, or on IRS Form 1040–lines 7 + 12 + 18; 1040A–line 7; or 1040EZ–line 1. Telefilers should use their W-2 forms.
You (42) $ 17,126
Your Spouse (43) $ ___ , ___

Student (and Spouse) Worksheets (44-46)

44-46. Go to page 8 and complete the columns on the left of Worksheets A, B, and C. Enter the student (and spouse) totals in questions 44, 45, and 46, respectively. Even though you may have few of the Worksheet items, check each line carefully.
Worksheet A (44) $ 0
Worksheet B (45) $ 0
Worksheet C (46) $ 0

47. As of today, what is the net worth of your (and spouse's) current **investments**? See page 2. $ ___ , ___

48. As of today, what is the net worth of your (and spouse's) current **businesses and/or investment farms**? See page 2. Do not include a farm that you live on and operate. $ ___ , ___

49. As of today, what is your (and spouse's) total current balance of cash, savings, and checking accounts? Do not include student financial aid. $ 2,000

50-51. If you receive veterans' education benefits, for how many months from July 1, 2002 through June 30, 2003 will you receive these benefits, and what amount will you receive per month? Do not include your spouse's veterans education benefits.
Months (50) 9
Amount (51) $ 950

Step Three: Answer all seven questions in this step.

52. Were you born before January 1, 1979? Yes ○ No ●
53. During the school year 2002-2003, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? Yes ○ No ●
54. As of today, are you married? (Answer "Yes" if you are separated but not divorced.) Yes ○ No ●
55. Do you have children who receive more than half of their support from you? Yes ○ No ●
56. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2003? Yes ○ No ●
57. Are you an orphan, or are you or were you (until age 18) a ward/dependent of the court? Yes ○ No ●
58. Are you a veteran of the U.S. Armed Forces? See page 2. Yes ● No ○

If you (the student) answer "No" to every question in Step Three, go to Step Four.

If you answer "Yes" to any question in Step Three, skip Step Four and go to Step Five on page 6.

(If you are a health profession student, your school may require you to complete Step Four even if you answered "Yes" in Step Three.)

Step Four: Complete this step if you (the student) answered "No" to all questions in Step Three.

59. Go to page 7 to determine who is considered a parent for this step. What is your parents' marital status as of today?

(Pick one.) Married/Remarried ○ 1 Single ○ 2 Divorced/Separated ○ 3 Widowed ○ 4

60-63. What are the Social Security Numbers and last names of the parents reporting information on this form? If your parent does not have a Social Security Number, enter 000-00-0000

60. FATHER'S/STEPFATHER'S SOCIAL SECURITY NUMBER ☐☐☐-☐☐-☐☐☐☐

61. FATHER'S/STEPFATHER'S LAST NAME ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

62. MOTHER'S/STEPMOTHER'S SOCIAL SECURITY NUMBER ☐☐☐-☐☐-☐☐☐☐

63. MOTHER'S/STEPMOTHER'S LAST NAME ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

64. Go to page 7 to determine how many people are in your parents' household. ☐☐

65. Go to page 7 to determine how many in question 64 (exclude your parents) will be college students between July 1, 2002 and June 30, 2003. ☐

66. What is your parents' state of legal residence? STATE ☐☐

67. Did your parents become legal residents of the state in question 66 before January 1, 1997? Yes ○ 1 No ○ 2

68. If the answer to question 67 is "No," give the month and year legal residency began for the parent who has lived in the state the longest. MONTH ☐☐ / YEAR ☐☐☐☐

69. What is the age of your older parent? ☐☐

70. For 2001, have your parents completed their IRS income tax return or another tax return listed in question 71?

a. My parents have already completed their return ○ 1

b. My parents will file, but they have not yet completed their return ○ 2

c. My parents are not going to file. **(Skip to question 76.)** ○ 3

71. What income tax return did your parents file or will they file for 2001?

a. IRS 1040 .... ○ 1

b. IRS 1040A, 1040EZ, 1040Telefile ○ 2

c. A foreign tax return. See page 2 .... ○ 3

d. A tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau. See page 2 .... ○ 4

72. If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? See page 2. Yes ○ 1 No ○ 2 Don't Know ○ 3

For questions 73 - 83, if the answer is zero or the question does not apply, enter 0.

73. What was your parents' adjusted gross income for 2001? Adjusted gross income is on IRS Form 1040–line 33; 1040A–line 19; 1040EZ–line 4; or Telefile–line I. $☐☐☐,☐☐☐

74. Enter the total amount of your parents' income tax for 2001. Income tax amount is on IRS Form 1040–lines 47 + 52; 1040A–lines 30 + 34; 1040EZ–line 11; or Telefile–line K(2). $☐☐☐,☐☐☐

75. Enter your parents' exemptions for 2001. Exemptions are on IRS Form 1040–line 6d or on Form 1040A–line 6d. For Form 1040EZ or Telefile, see page 2. ☐☐

76-77. How much did your parents earn from working (wages, salaries, tips, etc.) in 2001? Answer this question whether or not your parents filed a tax return. This information may be on their W-2 forms, or on IRS Form 1040–lines 7 + 12 + 18; 1040A–line 7; or 1040EZ–line 1. Telefilers should use their W-2 forms.

Father/Stepfather (76) $☐☐☐,☐☐☐

Mother/Stepmother (77) $☐☐☐,☐☐☐

Parent Worksheets (78-80)

78-80. Go to page 8 and complete the columns on the right of Worksheets A, B, and C. Enter the parent totals in questions 78, 79, and 80, respectively. Even though your parents may have few of the worksheet items, check each line carefully.

Worksheet A (78) $☐☐,☐☐☐

Worksheet B (79) $☐☐,☐☐☐

Worksheet C (80) $☐☐,☐☐☐

81. As of today, what is the net worth of your parents' current **investments**? See page 2. $☐☐☐,☐☐☐

82. As of today, what is the net worth of your parents' current **businesses and/or investment farms**? See page 2. Do not include a farm that your parents live on and operate. $☐☐☐,☐☐☐

83. As of today, what is your parents' total current balance of **cash, savings, and checking accounts**? $☐☐☐,☐☐☐

Now go to Step Six.

Step Five: Complete this step only if you (the student) answered "Yes" to any question in Step Three.

84. Go to page 7 to determine how many people are in your (and your spouse's) household.	01
85. Go to page 7 to determine how many in question 84 will be college students between July 1, 2002 and June 30, 2003.	1

Step Six: Please tell us which schools should receive your information.

Enter the 6-digit federal school code and your housing plans. Look for the federal school codes at **www.fafsa.ed.gov**, at your college financial aid office, at your public library, or by asking your high school guidance counselor. If you cannot get the federal school code, write in the complete name, address, city, and state of the college. For state aid, you may wish to list your preferred school first.

	Federal school code		Name of college / Address and city	State	Housing plans
86.	1st federal school code 001481	OR	Name of college Address and city		87. on campus ○ off campus ● with parent ○
88.	2nd federal school code 009799	OR	Name of college Address and city		89. on campus ○ off campus ● with parent ○
90.	3rd federal school code 001512	OR	Name of college Address and city		91. on campus ○ off campus ● with parent ○
92.	4th federal school code E00566	OR	Name of college Address and city		93. on campus ○ off campus ● with parent ○
94.	5th federal school code	OR	Name of college Address and city		95. on campus ○ off campus ○ with parent ○
96.	6th federal school code	OR	Name of college Address and city		97. on campus ○ off campus ○ with parent ○

Step Seven: Please read, sign, and date.

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, and (4) will notify your school if you default on a federal student loan.

If you are the parent or the student, by signing this application you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include your U.S. or state income tax forms. Also, you certify that you understand that **the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies.** If you purposely give false or misleading information, you may be fined $20,000, sent to prison, or both.

98. Date this form was completed.

Month 06 / Day 07 / 2002 ● or 2003 ○

99. Student signature (Sign in box)

Allen Polk

Parent signature (one parent whose information is provided in Step Four) (Sign in box)

If this form was filled out by someone other than you, your spouse, or your parent(s), that person must complete this part.

Preparer's name, firm, and address

100. Preparer's Social Security Number (or 101)

101. Employer ID number (or 100)

102. Preparer's signature and date

SCHOOL USE ONLY:

D/O ○

Federal School Code

FAA SIGNATURE

MDE USE ONLY:

Special Handle

2002-03 EFC FORMULA B: INDEPENDENT STUDENT
Without Dependent(s) Other Than A Spouse

REGULAR WORKSHEET Page 1

B

STUDENT/SPOUSE INCOME IN 2001

1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
2. a. Student's income earned from work (FAFSA/SAR #42) ______	
2. b. Spouse's income earned from work (FAFSA/SAR #43) + ______	
Total student/spouse income earned from work = 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	
4. Untaxed income and benefits: • Total from FAFSA Worksheet A (FAFSA/SAR #44) ______ • Total from FAFSA Worksheet B (FAFSA/SAR #45) + ______	
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME

8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table B1. If negative, enter zero.) +	
10. Student's Social Security tax (Table B2) +	
11. Spouse's Social Security tax (Table B2) +	
12. Income protection allowance: • $5,300 for unmarried or separated student; • $5,300 for married student if both student & spouse are enrolled at least 1/2 time; • $8,470 for married student if only the student is enrolled at least 1/2 time. +	
13. Employment expense allowance: • If student is not married or is separated, the allowance is zero. • If student is married but only one person is working (the student or spouse), the allowance is zero. • If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or $3,000, whichever is less. +	
14. TOTAL ALLOWANCES =	

CONTRIBUTION FROM AVAILABLE INCOME

Total income (from line 7)		
Total allowances (from line 14)	-	
15. AVAILABLE INCOME (AI)	=	
16. Assessment rate	X	.50
17. CONTRIBUTION FROM AI May be a negative number.	=	

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS

18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.		
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.		
20. Adjusted net worth of business/farm (Calculate using Table B3.)	+	
21. Cash, savings, & checking (FAFSA/SAR #49)	+	
22. **Net worth** (sum of lines 18, 20, and 21)	=	
23. Asset protection allowance (Table B4)	-	
24. Discretionary net worth (line 22 minus line 23)	=	
25. Asset conversion rate	X	.35
26. CONTRIBUTION FROM ASSETS If negative, enter zero.		

EXPECTED FAMILY CONTRIBUTION

Contribution from AI (from line 17) May be a negative number.		
Contribution from assets (from line 26)	+	
27. Contribution from AI and assets	=	
28. Number in college in 2002-03 (FAFSA/SAR #85)	÷	
29. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)**	=	

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

2002-03 EFC FORMULA B: INDEPENDENT STUDENT
Without Dependent(s) Other Than A Spouse

SIMPLIFIED WORKSHEET
Page 1
B

STUDENT/SPOUSE INCOME IN 2001		
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		
2. a. Student's income earned from work (FAFSA/SAR #42)	______	▨
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ ______	▨
Total student/spouse income earned from work	= 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)		
4. Untaxed income and benefits:		▨
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	______	▨
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ ______	▨
Total untaxed income and benefits	= 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)		
6. Total from FAFSA Worksheet C (FAFSA/SAR #46)	-	
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number.	=	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME		
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.		
9. State and other tax allowance (Table B1. If negative, enter zero.)	+	
10. Student's Social Security tax (Table B2)	+	
11. Spouse's Social Security tax (Table B2)	+	
12. Income protection allowance: • $5,300 for unmarried or separated student; • $5,300 for married student if both student & spouse are enrolled at least 1/2 time; • $8,470 for married student if only the student is enrolled at least 1/2 time.	+	
13. Employment expense allowance: • If student is not married or is separated, the allowance is zero. • If student is married but only one person is working (the student or spouse), the allowance is zero. • If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or $3,000, whichever is less.	+	
14. **TOTAL ALLOWANCES**	=	

CONTRIBUTION FROM AVAILABLE INCOME		
Total income (from line 7)		
Total allowances (from line 14)	-	
15. **AVAILABLE INCOME (AI)**	=	
16. Assessment rate	X	.50
17. **CONTRIBUTION FROM AI** May be a negative number.	=	

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS		
18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.		▨
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	▨	▨
20. Adjusted net worth of business/farm (Calculate using Table B3.)	+	▨
21. Cash, savings, & checking (FAFSA/SAR #49)	+	▨
22. **Net worth** (sum of lines 18, 20, and 21)	=	▨
23. Asset protection allowance (Table B4)	-	▨
24. Discretionary net worth (line 22 minus line 23)	=	▨
25. Asset conversion rate	X	35
26. **CONTRIBUTION FROM ASSETS** If negative, enter zero.		▨

EXPECTED FAMILY CONTRIBUTION		
Contribution from AI (from line 17) May be a negative number.		
Contribution from assets (from line 26)	+	▨
27. **Contribution from AI and assets**	=	
28. **Number in college in 2002-03** (FAFSA/SAR #85)	÷	
29. **EXPECTED FAMILY CONTRIBUTION** for 9-month enrollment (If negative, enter zero.)**	=	

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

NOTE: Do NOT complete the shaded areas; asset information is not required in the simplified formula.

The 2002-2003 FAFSA SM

Free Application for Federal Student Aid
For July 1, 2002 — June 30, 2003

OMB # 1845-0001

Step One: For questions 1-34, leave blank any questions that do not apply to you (the student).

1-3. Your full name (as it appears on your Social Security card)
1. LAST NAME: Smithson
2. FIRST NAME: Patricia
3. MIDDLE INITIAL: J

4-7. Your permanent mailing address
4. NUMBER AND STREET (INCLUDE APT. NUMBER): 1019 Elm Streett
5. CITY (AND COUNTRY IF NOT U.S.): Pigeon Forge
6. STATE: TN
7. ZIP CODE: 37862

8. Your Social Security Number: 377-13-0317

9. Your date of birth: 07/20/1953

10. Your permanent telephone number: (865) 555-1212

11-12. Your driver's license number and state (if any)
11. LICENSE NUMBER: SFA-111555111
12. STATE: TN

13. Are you a U.S. citizen? Pick one. See page 2.
a. Yes, I am a U.S. citizen. Skip to question 15. ●
b. No, but I am an eligible noncitizen. Fill in question 14. ○
c. No, I am not a citizen or eligible noncitizen. ○

14. ALIEN REGISTRATION NUMBER: A

15. What is your marital status as of today?
I am single, divorced, or widowed ●
I am married/remarried ○
I am separated ○

16. Month and year you were married, separated, divorced, or widowed: MONTH ☐☐ / YEAR ☐☐☐☐

For each question (17 - 21), please mark whether you will be full time, 3/4 time, half time, less than half time, or not attending. See page 2.

17. Summer 2002	Full time/Not sure ●	3/4 time ○	Half time ○	Less than half time ○	Not attending ○
18. Fall 2002	Full time/Not sure ●	3/4 time ○	Half time ○	Less than half time ○	Not attending ○
19. Winter 2002-2003	Full time/Not sure ●	3/4 time ○	Half time ○	Less than half time ○	Not attending ○
20. Spring 2003	Full time/Not sure ●	3/4 time ○	Half time ○	Less than half time ○	Not attending ○
21. Summer 2003	Full time/Not sure ●	3/4 time ○	Half time ○	Less than half time ○	Not attending ○

22. Highest school your father completed	Middle school/Jr. High ○	High school ○	College or beyond ○	Other/unknown ●
23. Highest school your mother completed	Middle school/Jr. High ○	High school ○	College or beyond ○	Other/unknown ●

24. What is your state of legal residence? STATE: TN

25. Did you become a legal resident of this state before January 1, 1997? Yes ● No ○

26. If the answer to question 25 is "No," give month and year you became a legal resident. MONTH ☐☐ / YEAR ☐☐☐☐

27. Are you male? (Most male students must register with Selective Service to get federal aid.) Yes ○ No ●

28. If you are male (age 18-25) and not registered, answer "Yes" and Selective Service will register you. Yes ○ No ○

29. What degree or certificate will you be working on during 2002-2003? See page 2 and enter the correct number in the box. 8

30. What will be your grade level when you begin the 2002-2003 school year? See page 2 and enter the correct number in the box. 7

31. Will you have a high school diploma or GED before you enroll? Yes ● No ○

32. Will you have your first bachelor's degree before July 1, 2002? Yes ● No ○

33. In addition to grants, are you interested in student loans (which you must pay back)? Yes ● No ○

34. In addition to grants, are you interested in "work-study" (which you earn through work)? Yes ○ No ●

35. **Do not leave this question blank.** Have you ever been convicted of possessing or selling illegal drugs? If you have, answer "Yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid. No ● Yes ○

DO NOT LEAVE QUESTION 35 BLANK

For Help – 1-800- 433-3243

Step Two: For questions 36-49, report your (the student's) income and assets. If you are married today, report your and your spouse's income and assets, even if you were not married in 2001. Ignore references to "spouse" if you are currently single, separated, divorced, or widowed.

36. For 2001, have you (the student) completed your IRS income tax return or another tax return listed in question 37?

a. I have already completed my return ○ b. I will file, but I have not yet completed my return ● c. I'm not going to file. (Skip to question 42.) ○

37. What income tax return did you file or will you file for 2001?

a. IRS 1040 ○
b. IRS 1040A, 1040EZ, 1040 Telefile ●
c. A foreign tax return. See page 2 ○
d. A tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau. See page 2 ○

38. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? See page 2. Yes ○ No ○ Don't Know ○

For questions 39-51, if the answer is zero or the question does not apply to you, enter 0.

39. What was your (and spouse's) adjusted gross income for 2001? Adjusted gross income is on IRS Form 1040–line 33; 1040A–line 19; 1040EZ–line 4; or Telefile–line I. $ 37,041

40. Enter the total amount of your (and spouse's) income tax for 2001. Income tax amount is on IRS Form 1040–lines 47 + 52; 1040A–lines 30 + 34; 1040EZ–line 11; or Telefile–line K(2). $ 2,216

41. Enter your (and spouse's) exemptions for 2001. Exemptions are on IRS Form 1040–line 6d or on Form 1040A–line 6d. For Form 1040EZ or Telefile, see page 2. 04

42-43. How much did you (and spouse) earn from working (wages, salaries, tips, etc.) in 2001? Answer this question whether or not you filed a tax return. This information may be on your W-2 forms, or on IRS Form 1040–lines 7 + 12 + 18; 1040A–line 7; or 1040EZ–line 1. Telefilers should use their W-2 forms.
You (42) $ 37,041
Your Spouse (43) $,

Student (and Spouse) Worksheets (44-46)

44-46. Go to page 8 and complete the columns on the left of Worksheets A, B, and C. Enter the student (and spouse) totals in questions 44, 45, and 46, respectively. Even though you may have few of the Worksheet items, check each line carefully.
Worksheet A (44) $,
Worksheet B (45) $,
Worksheet C (46) $,

47. As of today, what is the net worth of your (and spouse's) current **investments**? See page 2. $, 0

48. As of today, what is the net worth of your (and spouse's) current **businesses and/or investment farms**? See page 2. Do not include a farm that you live on and operate. $, 0

49. As of today, what is your (and spouse's) total current balance of **cash, savings, and checking accounts**? Do not include student financial aid. $, 800

50-51. If you receive veterans' education benefits, for **how many months** from July 1, 2002 through June 30, 2003 will you receive these benefits, and **what amount** will you receive per month? Do not include your spouse's veterans education benefits.
Months (50) 0
Amount (51) $ 0

Step Three: Answer all seven questions in this step.

52. Were you born before January 1, 1979? Yes ● No ○
53. During the school year 2002-2003, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? Yes ● No ○
54. As of today, are you married? (Answer "Yes" if you are separated but not divorced.) Yes ○ No ●
55. Do you have children who receive more than half of their support from you? Yes ● No ○
56. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2003? Yes ● No ○
57. Are you an orphan, or are you or were you (until age 18) a ward/dependent of the court? Yes ○ No ●
58. Are you a veteran of the U.S. Armed Forces? See page 2. Yes ○ No ●

If you (the student) answer "No" to every question in Step Three, go to Step Four.
If you answer "Yes" to any question in Step Three, skip Step Four and go to Step Five on page 6.
(If you are a health profession student, your school may require you to complete Step Four even if you answered "Yes" in Step Three.)

Step Four: Complete this step if you (the student) answered "No" to all questions in Step Three.

59. Go to page 7 to determine who is considered a parent for this step. What is your parents' marital status as of today?

(Pick one.) Married/Remarried ○ 1 Single ○ 2 Divorced/Separated ○ 3 Widowed ○ 4

60-63. What are the Social Security Numbers and last names of the parents reporting information on this form? If your parent does not have a Social Security Number, enter 000-00-0000

60. Father's/Stepfather's Social Security Number ☐☐☐-☐☐-☐☐☐☐ 61. Father's/Stepfather's Last Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

62. Mother's/Stepmother's Social Security Number ☐☐☐-☐☐-☐☐☐☐ 63. Mother's/Stepmother's Last Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

64. Go to page 7 to determine how many people are in your parents' household. ☐☐

65. Go to page 7 to determine how many in question 64 (exclude your parents) will be college students between July 1, 2002 and June 30, 2003. ☐

66. What is your parents' state of legal residence? STATE ☐☐

67. Did your parents become legal residents of the state in question 66 before January 1, 1997? Yes ○ 1 No ○ 2

68. If the answer to question 67 is "No," give the month and year legal residency began for the parent who has lived in the state the longest. MONTH ☐☐ / YEAR ☐☐☐☐

69. What is the age of your older parent? ☐☐

70. For 2001, have your parents completed their IRS income tax return or another tax return listed in question 71?

a. My parents have already completed their return. ○ 1 b. My parents will file, but they have not yet completed their return. ○ 2 c. My parents are not going to file. (Skip to question 76.) ○ 3

71. What income tax return did your parents file or will they file for 2001?

a. IRS 1040 ○ 1
b. IRS 1040A, 1040EZ, 1040Telefile ○ 2
c. A foreign tax return. See page 2 ○ 3
d. A tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau. See page 2 ○ 4

72. If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? See page 2. Yes ○ 1 No ○ 2 Don't Know ○ 3

For questions 73 - 83, if the answer is zero or the question does not apply, enter 0.

73. What was your parents' adjusted gross income for 2001? Adjusted gross income is on IRS Form 1040–line 33; 1040A–line 19; 1040EZ–line 4; or Telefile–line I. $ ☐☐☐,☐☐☐

74. Enter the total amount of your parents' income tax for 2001. Income tax amount is on IRS Form 1040–lines 47 + 52; 1040A–lines 30 + 34; 1040EZ–line 11; or Telefile–line K(2). $ ☐☐☐,☐☐☐

75. Enter your parents' exemptions for 2001. Exemptions are on IRS Form 1040–line 6d or on Form 1040A–line 6d. For Form 1040EZ or Telefile, see page 2. ☐☐

76-77. How much did your parents earn from working (wages, salaries, tips, etc.) in 2001? Answer this question whether or not your parents filed a tax return. This information may be on their W-2 forms, or on IRS Form 1040–lines 7 + 12 + 18; 1040A–line 7; or 1040EZ–line 1. Telefilers should use their W-2 forms.

Father/Stepfather (76) $ ☐☐☐,☐☐☐
Mother/Stepmother (77) $ ☐☐☐,☐☐☐

Parent Worksheets (78-80)

78-80. Go to page 8 and complete the columns on the right of Worksheets A, B, and C. Enter the parent totals in questions 78, 79, and 80, respectively. Even though your parents may have few of the worksheet items, check each line carefully.

Worksheet A (78) $ ☐☐,☐☐☐
Worksheet B (79) $ ☐☐,☐☐☐
Worksheet C (80) $ ☐☐,☐☐☐

81. As of today, what is the net worth of your parents' current investments? See page 2. $ ☐☐☐,☐☐☐

82. As of today, what is the net worth of your parents' current businesses and/or investment farms? See page 2. Do not include a farm that your parents live on and operate. $ ☐☐☐,☐☐☐

83. As of today, what is your parents' total current balance of cash, savings, and checking accounts? $ ☐☐☐,☐☐☐

Now go to Step Six.

BEST COPY AVAILABLE

Step Five: Complete this step only if you (the student) answered "Yes" to any question in Step Three.

84. Go to page 7 to determine how many people are in your (and your spouse's) household. 04

85. Go to page 7 to determine how many in question 84 will be college students between July 1, 2002 and June 30, 2003. 3

Step Six: Please tell us which schools should receive your information.

Enter the 6-digit federal school code and your housing plans. Look for the federal school codes at **www.fafsa.ed.gov**, at your college financial aid office, at your public library, or by asking your high school guidance counselor. If you cannot get the federal school code, write in the complete name, address, city, and state of the college. For state aid, you may wish to list your preferred school first.

						HOUSING PLANS
86.	1ST FEDERAL SCHOOL CODE 009999	OR	NAME OF COLLEGE ADDRESS AND CITY		STATE	**87.** on campus ○ off campus ● with parent ○
88.	2ND FEDERAL SCHOOL CODE	OR	NAME OF COLLEGE ADDRESS AND CITY		STATE	**89.** on campus ○ off campus ○ with parent ○
90.	3RD FEDERAL SCHOOL CODE	OR	NAME OF COLLEGE ADDRESS AND CITY		STATE	**91.** on campus ○ off campus ○ with parent ○
92.	4TH FEDERAL SCHOOL CODE	OR	NAME OF COLLEGE ADDRESS AND CITY		STATE	**93.** on campus ○ off campus ○ with parent ○
94.	5TH FEDERAL SCHOOL CODE	OR	NAME OF COLLEGE ADDRESS AND CITY		STATE	**95.** on campus ○ off campus ○ with parent ○
96.	6TH FEDERAL SCHOOL CODE	OR	NAME OF COLLEGE ADDRESS AND CITY		STATE	**97.** on campus ○ off campus ○ with parent ○

Step Seven: Please read, sign, and date.

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, and (4) will notify your school if you default on a federal student loan.

If you are the parent or the student, by signing this application you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include your U.S. or state income tax forms. Also, you certify that you understand that **the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies**. If you purposely give false or misleading information, you may be fined $20,000, sent to prison, or both.

98. Date this form was completed.

MONTH 01 / DAY 28 / 2002 ● or 2003 ○

99. Student signature (Sign in box)

Patrick Smithson

Parent signature (one parent whose information is provided in Step Four) (Sign in box)

If this form was filled out by someone other than you, your spouse, or your parent(s), that person must complete this part.

Preparer's name, firm, and address

100. Preparer's Social Security Number (or 101)

☐☐☐ – ☐☐ – ☐☐☐☐

101. Employer ID number (or 100)

☐☐ – ☐☐☐☐☐☐☐

102. Preparer's signature and date

SCHOOL USE ONLY:

D/O ○

Federal School Code ☐☐☐☐☐☐

FAA SIGNATURE

MDE USE ONLY:
Special Handle ☐ – ☐☐☐☐☐☐☐

2002-03 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse

REGULAR WORKSHEET Page 1 **C**

STUDENT/SPOUSE INCOME IN 2001		
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		
2. a. Student's income earned from work (FAFSA/SAR #42)	______	
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ ______	
Total student/spouse income earned from work	= 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*		
4. Untaxed income and benefits:		
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	______	
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ ______	
Total untaxed income and benefits	= 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)		
6. Total from FAFSA Worksheet C (FAFSA/SAR #46)	-	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	=	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME		
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.		
9. State and other tax allowance (Table C1. If negative, enter zero.)	+	
10. Student's Social Security tax (Table C2)	+	
11. Spouse's Social Security tax (Table C2)	+	
12. Income protection allowance (Table C3)	+	
13. Employment expense allowance:		
• Student and spouse both working: 35% of the lesser of the earned incomes, or $3,000, whichever is less		
• One-parent families: 35% of earned income, or $3,000, whichever is less		
• Student or spouse working (not both): zero	+	
14. TOTAL ALLOWANCES	=	

AVAILABLE INCOME		
Total income (from line 7)		
Total allowances (from line 14)	-	
15. AVAILABLE INCOME (AI) May be a negative number.	=	

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS		
16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.		
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.		
18. Adjusted net worth of business/farm (Calculate using Table C4.)	+	
19. Cash, savings, & checking (FAFSA/SAR #49)	+	
20. **Net worth** (sum of lines 16, 18, and 19)	=	
21. Asset protection allowance (Table C5)	-	
22. Discretionary net worth (line 20 minus line 21)	=	
23. Asset conversion rate	X	.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.		

EXPECTED FAMILY CONTRIBUTION		
Available Income (AI) (from line 15)		
Contribution from assets (from line 24)	+	
25. **Adjusted Available Income (AAI)** May be a negative number.	=	
26. **Total contribution from AAI** (Calculate using Table C6; if negative, enter zero.)		
27. **Number in college in 2002-03** (FAFSA/SAR #85)	÷	
28. **EXPECTED FAMILY CONTRIBUTION** for 9-month enrollment (If negative, enter zero.)***		

---

*STOP HERE if both of the following are true: line 3 is $13,000 or less, and the student and spouse are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

2002-03 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse

SIMPLIFIED WORKSHEET
Page 1
C

STUDENT/SPOUSE INCOME IN 2001

1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		
2. a. Student's income earned from work (FAFSA/SAR #42)	______	▨
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ ______	▨
Total student/spouse income earned from work	= 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*		
4. Untaxed income and benefits:		▨
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	______	▨
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ ______	▨
Total untaxed income and benefits	= 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)		
6. Total from FAFSA Worksheet C (FAFSA/SAR #46)	-	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	=	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME

8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.		
9. State and other tax allowance (Table C1. If negative, enter zero.)	+	
10. Student's Social Security tax (Table C2)	+	
11. Spouse's Social Security tax (Table C2)	+	
12. Income protection allowance (Table C3)	+	
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or $3,000, whichever is less • One-parent families: 35% of earned income, or $3,000, whichever is less		▨
• Student or spouse working (not both): zero	+	
14. TOTAL ALLOWANCES	=	

AVAILABLE INCOME

Total income (from line 7)		
Total allowances (from line 14)	-	
15. AVAILABLE INCOME (AI) May be a negative number.	=	

*STOP HERE if **both** of the following are true: line 3 is $13,000 or less, **and** the student and spouse are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS

16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.		▨
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	______	▨
18. Adjusted net worth of business/farm (Calculate using Table C4.)	+	▨
19. Cash, savings, & checking (FAFSA/SAR #49)	+	▨
20. **Net worth** (sum of lines 16, 18, and 19)	=	▨
21. Asset protection allowance (Table C5)	-	▨
22. Discretionary net worth (line 20 minus line 21)	=	▨
23. Asset conversion rate	X	.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.		▨

EXPECTED FAMILY CONTRIBUTION

Available income (AI) (from line 15)		
Contribution from assets (from line 24)	+	▨
25. Adjusted available income (AAI) May be a negative number.	=	
26. Total contribution from AAI (Calculate using Table C6; if negative, enter zero.)		
27. Number in college in 2002-03 (FAFSA/SAR #85)	÷	
28. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)***		

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

NOTE: Do NOT complete the shaded areas; asset information is not required in the simplified formula.

Calculating the Cost of Attendance and Need

Allen Polk and Patricia Smithson attend FSA University. A list of components and allowable costs that make up FSAU's COA for the 2002-2003 academic year are provided below.

First, review the list of COA components and read each student's profile. Then, complete a COA worksheet for each and calculate the student's financial need.

(Note: Student profiles and blank COA worksheets begin on page A-20)

COA Component **(*Tuition prorated if less-than-full-time)**	**Allowable Cost**
Full-time tuition for regular undergraduate programs (in state)	3,000
Full-time tuition for regular undergraduate programs (out of state)	5,500
Full-time tuition for undergraduate accelerated degree program (on campus)	4,000
Full-time tuition for undergraduate accelerated degree program (correspondence study, books and supplies included)	5,500
Full-time tuition for all graduate programs	11,500
Fees for student activities and health services (excluded for less than half-time enrollment and for correspondence study)	600
Books and supplies (regular undergraduate)	500
Books and supplies (accelerated undergraduate, on campus)	800
Books and supplies (graduate))	850
Transportation (local, living off campus)	500
Transportation (round-trip coach airfare, in state)	1,000
Transportation (round-trip coach airfare, out of state)	600
Room and board (on campus)	4,000
Room and board (off campus, with parents)	2,500
Room and board (off campus)	7,000
Miscellaneous and personal	1,200
Dependent child care (based on $600/month per child)	5,400
Study abroad expenses (round-trip coach air fare, local travel, room and board, miscellaneous)	10,000
Disability assistance (necessary/reasonable not covered by state VR)	
Cooperative education expenses	N/A
Loan fees (actual per student)	
Graduation fees	300
Special undergraduate program fees (music, biology, astronomy)	650
Computer (upon request)	1,500

2002-2003 Cost of Attendance: *Allen Polk*

Student Profile	COA Component	Costs
• Enrolled full-time in graduate program, majoring in business ethics (his FAFSA was filled out incorrectly) • Out of state resident for tuition purposes • Living on campus (has a room on campus that he lives in 12 months out of the year) • Loan fees = $500 • Purchasing a computer • EFC = 5,296	**Tuition and Fees** ☐ In State ☐ Out-of-state	
	Books and Supplies	
	Room and Board ☐ On-Campus ☐ With parents ☐ Off campus	
	Transportation ☐ Local ☐ Out-of-state	
	Miscellaneous	
	Subtotal	
	Computer	
	Student Loan Fees	
	Study Abroad	
	CO-OP	
	Other Special Program Fees	
	Subtotal	
	Dependent Childcare per dependent	
	***Expenses for Students w/Disabilities** * On a case-by-case basis	
	TOTAL	

COA	
EFC	
Student Need	

2002-2003 Cost of Attendance: Patricia Smithson

	COA Component	Costs
• Enrolled half-time in accelerated correspondence study program • In state resident • Living off campus • Doesn't accept loans • 1 child attending after school care program at $400 per month • Each semester, will be enrolled in a research class, which requires that she go to a library (located 30 miles away) a total of 10 times per semester • Will need to get a babysitter for her dependent child for time traveling to and spent at the library (approximately 3 hours) • Estimated costs for additional child care @$10.00 per hour ($300 per semester) • Estimated costs for travel to the library (gas and parking) is $20 per trip ($200 per semester) • EFC = 919	**Tuition and Fees** ☐ In State ☐ Out-of-state	
	Books and Supplies	
	Room and Board ☐ On-Campus ☐ With parents ☐ Off campus	
	Transportation ☐ Local ☐ Out-of-state	
	Miscellaneous	
	Subtotal	
	Computer	
	Student Loan Fees	
	Study Abroad	
	CO-OP	
	Other Special Program Fees	
	Subtotal	
	Dependent Childcare per dependent	
	***Expenses for Students w/Disabilities** * On a case-by-case basis	
	TOTAL	

COA	
EFC	
Student Need	

2002-03 EFC FORMULA A: DEPENDENT STUDENT

REGULAR WORKSHEET Page 1 **A**

PARENTS' INCOME IN 2001

1. Parents' Adjusted Gross Income (FAFSA/SAR #73) (If negative, enter zero.)		45,906
2. a. Father's income earned from work (FAFSA/SAR #76)		▨
2. b. Mother's income earned from work (FAFSA/SAR #77)	+28,865	▨
Total parents' income earned from work	= 2.	28,865
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*		45,906
4. Untaxed income and benefits:		▨
• Total from FAFSA Worksheet A (FAFSA/SAR #78)		▨
• Total from FAFSA Worksheet B (FAFSA/SAR #79)	+2,652	▨
Total untaxed income and benefits	= 4.	2,652
5. Taxable and untaxed income (sum of line 3 and line 4)		48,558
6. Total from FAFSA Worksheet C (FAFSA/SAR #80)	-	409
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number.	=	48,149

ALLOWANCES AGAINST PARENTS' INCOME

8. 2001 U.S. income tax paid (FAFSA/SAR #74) (tax filers only); if negative, enter zero.		6,198
9. State and other tax allowance (Table A1. If negative, enter zero.)	+	1,444
10. Father's Social Security tax allow. (Table A2)	+	
11. Mother's Social Security tax allow. (Table A2)	+	2,208
12. Income protection allowance (Table A3)	+	13,210
13. Employment expense allowance: • Two working parents: 35% of the lesser of the earned incomes, or $3,000, whichever is less • One-parent families: 35% of earned income, or $3,000, whichever is less • Two-parent families, one working parent: enter zero	+	3,000
14. TOTAL ALLOWANCES	=	26,060

AVAILABLE INCOME

Total income (from line 7)		48,149
Total allowances (from line 14)	-	26,060
15. AVAILABLE INCOME (AI) May be a negative number.	=	22,089

*STOP HERE if both of the following are true: line 3 is $13,000 or less, plus the student and parents are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. If both circumstances are true, the Expected Family Contribution is automatically zero.

PARENTS' CONTRIBUTION FROM ASSETS

16. Net worth of investments** (FAFSA/SAR #81) If negative, enter zero.		0
17. Net worth of business and/or investment farm (FAFSA/SAR #82) If negative, enter zero.	0	▨
18. Adjusted net worth of business/farm (Calculate using Table A4.)	+	0
19. Cash, savings, & checking (FAFSA/SAR #83)	+	0
20. **Net worth** (sum of lines 16, 18, and 19)	=	0
21. Education savings and asset protection allowance (Table A5)	-	19,900
22. Discretionary net worth (line 20 minus line 21)	=	0
23. Asset conversion rate	X	.12
24. **CONTRIBUTION FROM ASSETS** If negative, enter zero.	=	0

PARENTS' CONTRIBUTION

Available income (AI) (from line 15)		22,089
Contribution from assets (from line 24)	+	0
25. **Adjusted Available Income (AAI)** May be a negative number.	=	22,089
26. **Total parents' contribution from AAI** (Calculate using Table A6; if negative, enter zero.)		5,752
27. **Number in college in 2002-03** (Exclude parents) (FAFSA/SAR #65)	÷	1
28. **PARENTS' CONTRIBUTION** (standard contribution for 9-month enrollment)*** If negative, enter zero.	=	5,752

**Do not include the family's home.

***To calculate the parents' contribution for other than 9-month enrollment, see page 11.

Peter Berg

continued on reverse

REGULAR
WORKSHEET
Page 2

A

STUDENT'S INCOME IN 2001		
29. Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		2,301
30. Income earned from work (FAFSA/SAR #42)		2,301
31. Taxable Income (If tax filer, enter the amount from line 29. If non-tax filer, enter the amount from line 30.)		2,301
32. Untaxed income and benefits:		
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	0	
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ 0	
Total untaxed income and benefits	= 32.	0
33. Taxable and untaxed income (sum of line 31 and line 32)		2,301
34. Total from FAFSA Worksheet C (FAFSA/SAR #46)	-	0
35. TOTAL INCOME (line 33 minus line 34) May be a negative number.	=	2,301

ALLOWANCES AGAINST STUDENT INCOME		
36. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.		119
37. State and other tax allowance (Table A7. If negative, enter zero.)	+	23
38. Social Security tax allowance (Table A2)	+	176
39. Income protection allowance	+	2,330
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.)	+	0
41. TOTAL ALLOWANCES	=	2,648

STUDENT'S CONTRIBUTION FROM INCOME		
Total income (from line 35)		2,301
Total allowances (from line 41)	-	2,648
42. Available Income (AI)	=	-347
43. Assessment of AI	X	.50
44. STUDENT'S CONTRIBUTION FROM AI If negative, enter zero.	=	0

STUDENT'S CONTRIBUTION FROM ASSETS		
45. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.		0
46. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	+	0
47. Cash, savings, & checking (FAFSA/SAR #49)	+	0
48. Net worth (sum of lines 45 through 47)	=	0
49. Assessment rate	X	.35
50. STUDENT'S CONTRIBUTION FROM ASSETS	=	0

EXPECTED FAMILY CONTRIBUTION		
PARENTS' CONTRIBUTION (from line 28)		5752
STUDENT'S CONTRIBUTION FROM AI (from line 44)	+	0
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50)	+	0
51. EXPECTED FAMILY CONTRIBUTION (standard contribution for 9-month enrollment)** If negative, enter zero.	=	5,752

*Do not include the student's home.

** To calculate the EFC for other than 9-month enrollment, see the next page.

Peter Berg

```
FAA Estimated Need Analysis                          Student ID: 393951176BE02
Student's Name: BERG,PETER J.                        Date Calculated: 09/26/2002

Calculated Values
=================
Dependency Status (Calc.)       D          Prim Month 1      639    Sec Month 1
Formula Type                    1          Prim Month 2     1278    Sec Month 2
Primary EFC                     5752       Prim Month 3     1917    Sec Month 3
Secondary EFC                              Prim Month 4     2556    Sec Month 4
Paid EFC Type                   P          Prim Month 5     3195    Sec Month 5
Reject Reason                              Prim Month 6     3834    Sec Month 6
                                           Prim Month 7     4473    Sec Month 7
                                           Prim Month 8     5112    Sec Month 8
                                           Prim Month 9             Sec Month 9
                                           Prim Month 10    5885    Sec Month 10
                                           Prim Month 11    6018    Sec Month 11
                                           Prim Month 12    6151    Sec Month 12


Total Income                       48149     Total Student Contribution
Allowance Against Total Inc.       26060     Adjusted Available Income          22089
State Tax Allowance                 1444     Par Contribution from Assets           0
Employment Allowance                3000     Total Parent Contribution           5752
Income Protection Allowance        13210     Parent's Contribution               5752
Available Income                   22089     Student Total Income                2301
Cont From Avail Income                       Stud Allowance Total Income         2648
Discretionary Net Worth           -19900     Stud Income Contribution               0
Net Worth                              0     Stud Discretionary Net Worth           0
Asset Protection Allowance         19900     Stud Asset Contribution                0
                                             FISAP Total Income                 50450


Assumed Values
==============
Stud Citizenship Status                      Par Marital Status
Stud Marital Status                          Par Number of Family Members
Stud Born before 1-1-1979?                   Par Num. in College in 2002-2003
Stud Is Married?                             Par Adjusted Gross Income
Stud Have Children You Support?              Par U.S. Income Tax Paid
Stud Legal Dep Other Child/Spouse?           Father's Income from Work
Stud Veteran of U.S. Armed Forces?           Mother's Income from Work
Stud Number of Family Members                Par Amount from Worksheet C
Stud Num. in College in 2002-2003
Stud Adjusted Gross Income
Stud U.S. Income Tax Paid
Stud Income from Work
Spouse Income from Work
Stud Amount from Worksheet C
```

2002-03 EFC FORMULA B: INDEPENDENT STUDENT
Without Dependent(s) Other Than A Spouse

REGULAR WORKSHEET
Page 1

B

STUDENT/SPOUSE INCOME IN 2001

1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		17,207
2. a. Student's income earned from work (FAFSA/SAR #42)	17,126	▨
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ 0	▨
Total student/spouse income earned from work	= 2.	17 126
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)		17,207
4. Untaxed income and benefits:		▨
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	0	▨
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ 0	▨
Total untaxed income and benefits	= 4.	0
5. Taxable and untaxed income (sum of line 3 and line 4)		17,207
6. Total from FAFSA Worksheet C (FAFSA/SAR #46)	-	0
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number.	=	17,207

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME

8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.		1,234
9. State and other tax allowance (Table B1. If negative, enter zero.)	+	172
10. Student's Social Security tax (Table B2)	+	1,310
11. Spouse's Social Security tax (Table B2)	+	0
12. Income protection allowance: • $5,300 for unmarried or separated student; • $5,300 for married student if both student & spouse are enrolled at least 1/2 time; • $8,470 for married student if only the student is enrolled at least 1/2 time.	+	5,300
13. Employment expense allowance: • If student is not married or is separated, the allowance is zero. • If student is married but only one person is working (the student or spouse), the allowance is zero. • If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or $3,000, whichever is less.	+	0
14. **TOTAL ALLOWANCES**	=	8,016

CONTRIBUTION FROM AVAILABLE INCOME

Total Income (from line 7)		17,207
Total allowances (from line 14)	-	8,016
15. **AVAILABLE INCOME (AI)**	=	9,191
16. Assessment rate	X	.50
17. **CONTRIBUTION FROM AI** May be a negative number.	=	4,596

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS

18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.		0
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	0	▨
20. Adjusted net worth of business/farm (Calculate using Table B3.)	+	0
21. Cash, savings, & checking (FAFSA/SAR #49)	+	2,000
22. **Net worth** (sum of lines 18, 20, and 21)	=	2,000
23. Asset protection allowance (Table B4)	-	0
24. Discretionary net worth (line 22 minus line 23)	=	2,000
25. Asset conversion rate	X	.35
26. **CONTRIBUTION FROM ASSETS** If negative, enter zero.		700

EXPECTED FAMILY CONTRIBUTION

Contribution from AI (from line 17) May be a negative number.		4,596
Contribution from assets (from line 26)	+	700
27. **Contribution from AI and assets**	=	5,296
28. **Number in college in 2002-03** (FAFSA/SAR #85)	÷	1
29. **EXPECTED FAMILY CONTRIBUTION** for 9-month enrollment (If negative, enter zero.)**	=	5,296

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

Allen Polk

Worksheets - 21

2002-03 EFC FORMULA B: INDEPENDENT STUDENT
Without Dependent(s) Other Than A Spouse

SIMPLIFIED WORKSHEET Page 1 **B**

STUDENT/SPOUSE INCOME IN 2001		
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		17,207
2. a. Student's income earned from work (FAFSA/SAR #42)	17,126	
2. b. Spouse's income earned from work (FAFSA/SAR #43) +	0	
Total student/spouse income earned from work = 2.		17,126
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)		17,207
4. Untaxed income and benefits:		
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	0	
• Total from FAFSA Worksheet B (FAFSA/SAR #45) +	0	
Total untaxed income and benefits = 4.		0
5. Taxable and untaxed income (sum of line 3 and line 4)		17,207
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -		0
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number. =		17,207

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	1,234
9. State and other tax allowance (Table B1. If negative, enter zero.) +	172
10. Student's Social Security tax (Table B2) +	1,310
11. Spouse's Social Security tax (Table B2) +	0
12. Income protection allowance: • $5,300 for unmarried or separated student; • $5,300 for married student if both student & spouse are enrolled at least 1/2 time; • $8,470 for married student if only the student is enrolled at least 1/2 time. +	5,300
13. Employment expense allowance: • If student is not married or is separated, the allowance is zero. • If student is married but only one person is working (the student or spouse), the allowance is zero. • If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or $3,000, whichever is less. +	0
14. **TOTAL ALLOWANCES** =	8,016

CONTRIBUTION FROM AVAILABLE INCOME	
Total income (from line 7)	17,207
Total allowances (from line 14) -	8,016
15. **AVAILABLE INCOME (AI)** =	9,191
16. Assessment rate X	.50
17. **CONTRIBUTION FROM AI** May be a negative number. =	4,596

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	
20. Adjusted net worth of business/farm (Calculate using Table B3.) +	
21. Cash, savings, & checking (FAFSA/SAR #49) +	
22. **Net worth** (sum of lines 18, 20, and 21) =	
23. Asset protection allowance (Table B4) -	
24. Discretionary net worth (line 22 minus line 23) =	
25. Asset conversion rate X	.35
26. **CONTRIBUTION FROM ASSETS** If negative, enter zero.	

EXPECTED FAMILY CONTRIBUTION	
Contribution from AI (from line 17) May be a negative number.	4,596
Contribution from assets (from line 26) +	
27. **Contribution from AI and assets** =	4,596
28. **Number in college in 2002-03** (FAFSA/SAR #85) ÷	1
29. **EXPECTED FAMILY CONTRIBUTION** for 9-month enrollment (If negative, enter zero.)** =	4,596

Allen Polk

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

NOTE: Do NOT complete the shaded areas; asset information is not required in the simplified formula.

```
FAA Estimated Need Analysis                   Student ID: 692025441P001
Student's Name: POLK,ALLEN .                  Date Calculated: 09/24/2002

Calculated Values
=================
Dependency Status (Calc.)     I        Prim Month 1       511  Sec Month 1       588
Formula Type                  5        Prim Month 2      1022  Sec Month 2      1176
Primary EFC                   4596     Prim Month 3      1533  Sec Month 3      1764
Secondary EFC                 5296     Prim Month 4      2044  Sec Month 4      2352
Paid EFC Type                 P        Prim Month 5      2555  Sec Month 5      2940
Reject Reason                          Prim Month 6      3066  Sec Month 6      3528
                                       Prim Month 7      3577  Sec Month 7      4116
                                       Prim Month 8      4088  Sec Month 8      4704
                                       Prim Month 9            Sec Month 9
                                       Prim Month 10     4596  Sec Month 10     5296
                                       Prim Month 11     4596  Sec Month 11     5296
                                       Prim Month 12     4596  Sec Month 12     5296


Total Income                      17207       Total Student Contribution
Allowance Against Total Inc.       8016       Adjusted Available Income
State Tax Allowance                 172       Par Contribution from Assets
Employment Allowance                  0       Total Parent Contribution
Income Protection Allowance        5300       Parent's Contribution
Available Income                   9191       Student Total Income
Cont From Avail Income             4596       Stud Allowance Total Income
Discretionary Net Worth                       Stud Income Contribution
Net Worth                                     Stud Discretionary Net Worth
Asset Protection Allowance                    Stud Asset Contribution
                                              FISAP Total Income                 17207


Assumed Values
==============
Stud Citizenship Status                       Par Marital Status
Stud Marital Status                           Par Number of Family Members
Stud Born before 1-1-1979?                    Par Num. in College in 2002-2003
Stud Is Married?                              Par Adjusted Gross Income
Stud Have Children You Support?               Par U.S. Income Tax Paid
Stud Legal Dep Other Child/Spouse?            Father's Income from Work
Stud Veteran of U.S. Armed Forces?    2       Mother's Income from Work
Stud Number of Family Members                 Par Amount from Worksheet C
Stud Num. in College in 2002-2003
Stud Adjusted Gross Income
Stud U.S. Income Tax Paid
Stud Income from Work
Spouse Income from Work
Stud Amount from Worksheet C
```

2002-03 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse

REGULAR WORKSHEET Page 1 **C**

STUDENT/SPOUSE INCOME IN 2001	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	37,041
2. a. Student's income earned from work (FAFSA/SAR #42) 37,041	
2. b. Spouse's income earned from work (FAFSA/SAR #43) + 0	
Total student/spouse income earned from work = 2.	37041
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	37,041
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44) 0	
• Total from FAFSA Worksheet B (FAFSA/SAR #45) + 0	
Total untaxed income and benefits = 4.	0
5. Taxable and untaxed income (sum of line 3 and line 4)	37,041
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	0
7. **TOTAL INCOME** (line 5 minus line 6) May be a negative number. =	37,041

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	2,216
9. State and other tax allowance (Table C1. If negative, enter zero.) +	741
10. Student's Social Security tax (Table C2) +	2,834
11. Spouse's Social Security tax (Table C2) +	
12. Income protection allowance (Table C3) +	15,810
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or $3,000, whichever is less • One-parent families: 35% of earned income, or $3,000, whichever is less • Student or spouse working (not both): zero +	3000
14. **TOTAL ALLOWANCES** =	24,601

AVAILABLE INCOME	
Total income (from line 7)	37,041
Total allowances (from line 14) -	24,601
15. **AVAILABLE INCOME (AI)** May be a negative number. =	12,440

*STOP HERE if both of the following are true: line 3 is $13,000 or less, and the student and spouse are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.	0
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero. 0	
18. Adjusted net worth of business/farm (Calculate using Table C4.) +	0
19. Cash, savings, & checking (FAFSA/SAR #49) +	800
20. **Net worth** (sum of lines 16, 18, and 19) =	800
21. Asset protection allowance (Table C5) -	15,600
22. Discretionary net worth (line 20 minus line 21) =	-14800
23. Asset conversion rate X	.12
24. **CONTRIBUTION FROM ASSETS** If negative, enter zero.	0

EXPECTED FAMILY CONTRIBUTION	
Available Income (AI) (from line 15)	12,440
Contribution from assets (from line 24) +	0
25. **Adjusted Available Income (AAI)** May be a negative number. =	12,440
26. **Total contribution from AAI** (Calculate using Table C6; if negative, enter zero.)	2756
27. **Number in college in 2002-03** (FAFSA/SAR #85) +	3
28. **EXPECTED FAMILY CONTRIBUTION** for 9-month enrollment (If negative, enter zero.)***	919

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

Patricia Smithson

2002-03 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse

SIMPLIFIED WORKSHEET
Page 1
C

STUDENT/SPOUSE INCOME IN 2001		
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)		37,041
2. a. Student's income earned from work (FAFSA/SAR #42)	37,041	▨
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+	▨
Total student/spouse income earned from work = 2.		37,041
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*		37,041
4. Untaxed income and benefits:		▨
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	0	▨
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ 0	▨
Total untaxed income and benefits = 4.		0
5. Taxable and untaxed income (sum of line 3 and line 4)		37,041
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -		0
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =		37,041

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	2,214
9. State and other tax allowance (Table C1. If negative, enter zero.) +	741
10. Student's Social Security tax (Table C2) +	2,834
11. Spouse's Social Security tax (Table C2) +	
12. Income protection allowance (Table C3) +	15,810
13. Employment expense allowance:	▨
• Student and spouse both working: 35% of the lesser of the earned incomes, or $3,000, whichever is less	▨
• One-parent families: 35% of earned income, or $3,000, whichever is less	▨
• Student or spouse working (not both): zero +	3000
14. TOTAL ALLOWANCES =	24,601

AVAILABLE INCOME	
Total Income (from line 7)	37,041
Total allowances (from line 14) -	24,601
15. AVAILABLE INCOME (AI) May be a negative number. =	12,440

*STOP HERE if both of the following are true: line 3 is $13,000 or less, and the student and spouse are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS		
16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.		▨
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.		▨
18. Adjusted net worth of business/farm (Calculate using Table C4.)	+	▨
19. Cash, savings, & checking (FAFSA/SAR #49)	+	▨
20. Net worth (sum of lines 16, 18, and 19)	=	▨
21. Asset protection allowance (Table C5)	-	▨
22. Discretionary net worth (line 20 minus line 21)	=	▨
23. Asset conversion rate	X	.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.		▨

EXPECTED FAMILY CONTRIBUTION	
Available Income (AI) (from line 15)	12,440
Contribution from assets (from line 24) +	▨
25. Adjusted available income (AAI) May be a negative number. =	12,440
26. Total contribution from AAI (Calculate using Table C6; if negative, enter zero.)	2,756
27. Number in college in 2002-03 (FAFSA/SAR #85) ÷	3
28. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (if negative, enter zero.)***	919

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

NOTE: Do NOT complete the shaded areas; asset information is not required in the simplified formula.

Patricia Smithson

Worksheets - 31

```
FAA Estimated Need Analysis                    Student ID: 377130317SM02
Student's Name: SMITHSON,PATRICIA J.           Date Calculated: 09/26/2002

Calculated Values
=================
Dependency Status (Calc.)      I       Prim Month 1     102   Sec Month 1     102
Formula Type                   6       Prim Month 2     204   Sec Month 2     204
Primary EFC                    919     Prim Month 3     306   Sec Month 3     306
Secondary EFC                  919     Prim Month 4     408   Sec Month 4     408
Paid EFC Type                  P       Prim Month 5     510   Sec Month 5     510
Reject Reason                          Prim Month 6     612   Sec Month 6     612
                                       Prim Month 7     714   Sec Month 7     714
                                       Prim Month 8     816   Sec Month 8     816
                                       Prim Month 9           Sec Month 9
                                       Prim Month 10    919   Sec Month 10    919
                                       Prim Month 11    919   Sec Month 11    919
                                       Prim Month 12    919   Sec Month 12    919

Total Income                         37041   Total Student Contribution        2756
Allowance Against Total Inc.         24601   Adjusted Available Income
State Tax Allowance                    741   Par Contribution from Assets
Employment Allowance                  3000   Total Parent Contribution
Income Protection Allowance          15810   Parent's Contribution
Available Income                     12440   Student Total Income
Cont From Avail Income                       Stud Allowance Total Income
Discretionary Net Worth                      Stud Income Contribution
Net Worth                                    Stud Discretionary Net Worth
Asset Protection Allowance                   Stud Asset Contribution
                                             FISAP Total Income               37041

Assumed Values
==============
Stud Citizenship Status                      Par Marital Status
Stud Marital Status                          Par Number of Family Members
Stud Born before 1-1-1979?                   Par Num. in College in 2002-2003
Stud Is Married?                             Par Adjusted Gross Income
Stud Have Children You Support?              Par U.S. Income Tax Paid
Stud Legal Dep Other Child/Spouse?           Father's Income from Work
Stud Veteran of U.S. Armed Forces?           Mother's Income from Work
Stud Number of Family Members                Par Amount from Worksheet C
Stud Num. in College in 2002-2003
Stud Adjusted Gross Income
Stud U.S. Income Tax Paid
Stud Income from Work
Spouse Income from Work
Stud Amount from Worksheet C
```

2002-2003 Cost of Attendance: *Peter Berg*

Student Profile	COA Component	Costs
• Enrolled full-time in regular undergraduate program, majoring in astronomy • In state resident • Living off campus, not with parents • Graduating at the end of the academic year • Loan fees = $150 • EFC = 5,752	**Tuition and Fees** ☑ In State ☐ Out-of-state	3,900
	Books and Supplies	500
	Room and Board ☐ On-Campus ☐ With parents ☑ Off campus	7,000
	Transportation ☑ Local ☐ Out-of-state	500
	Miscellaneous	1,200
	Subtotal	13,100
	Computer	
	Student Loan Fees	150
	Study Abroad	
	CO-OP	
	Other Special Program Fees	650
	Subtotal	13,900
	Dependent Childcare per dependent	
	***Expenses for Students w/Disabilities** * On a case-by-case basis	
	TOTAL	13,900

COA	13,900
EFC	5,752
Student Need	8,148

2002-2003 Cost of Attendance: Allen Polk

Student Profile	COA Component	Costs
- Enrolled full-time in graduate program, majoring in business ethics (his FAFSA was filled out incorrectly) - Out of state resident for tuition purposes - Living on campus (has a room on campus that he lives in 12 months out of the year) - Loan fees = $500 - Purchasing a computer - EFC = 5,296	**Tuition and Fees** ☐ In State ☑ Out-of-state	12,100
	Books and Supplies	850
	Room and Board ☑ On-Campus ☐ With parents ☐ Off campus	4,000
	Transportation ☑ Local ☐ Out-of-state	500
	Miscellaneous	1,200
	Subtotal	18,650
	Computer	1,500
	Student Loan Fees	500
	Study Abroad	
	CO-OP	
	Other Special Program Fees	
	Subtotal	20,650
	Dependent Childcare per dependent	
	***Expenses for Students w/Disabilities** * On a case-by-case basis	
	TOTAL	20,650

COA	20,650
EFC	5,296
Student Need	15,354

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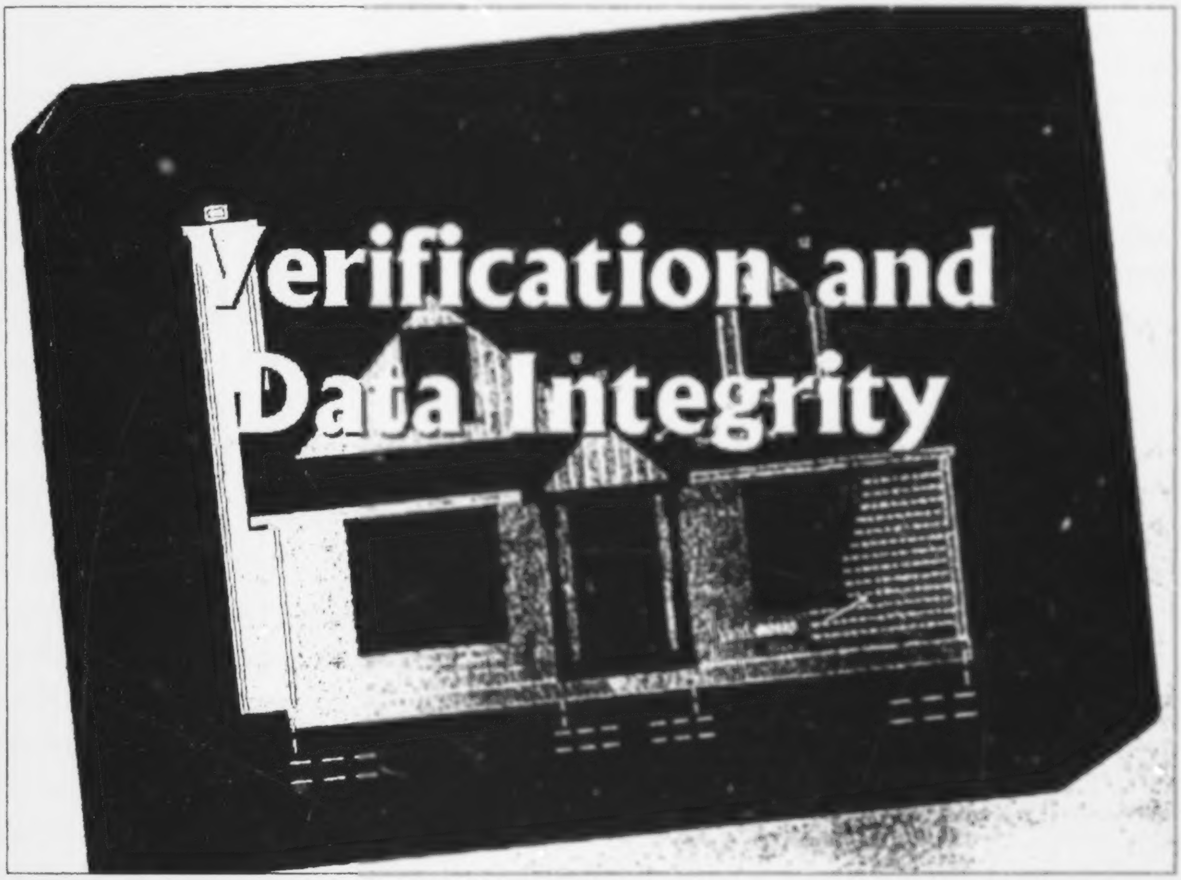
2002-2003 Cost of Attendance: *Patricia Smithson*

	COA Component	Costs
• Enrolled half-time in accelerated correspondence study program • In state resident • Living off campus • Doesn't accept loans • 1 child attending after school care program at $400 per month • Each semester, will be enrolled in a research class, which requires that she go to a library (located 30 miles away) a total of 10 times per semester • Will need to get a babysitter for her dependent child for time traveling to and spent at the library (approximately 3 hours) • Estimated costs for additional child care @$10.00 per hour ($300 per semester) • Estimated costs for travel to the library (gas and parking) is $20 per trip ($200 per semester) • EFC = 919	**Tuition and Fees** ☑ In State ☐ Out-of-state	2,750
	Books and Supplies	
	Room and Board ☐ On-Campus ☐ With parents ☑ Off campus	
	Transportation ☑ Local ☐ Out-of-state	400
	Miscellaneous	
	Subtotal	3,150
	Computer	
	Student Loan Fees	
	Study Abroad	
	CO-OP	
	Other Special Program Fees	
	Subtotal	3,150
	Dependent Childcare per dependent	600
	***Expenses for Students w/Disabilities** * On a case-by-case basis	
	TOTAL	3,750

COA	3,750
EFC	919
Student Need	2,831

Verification and Data Integrity



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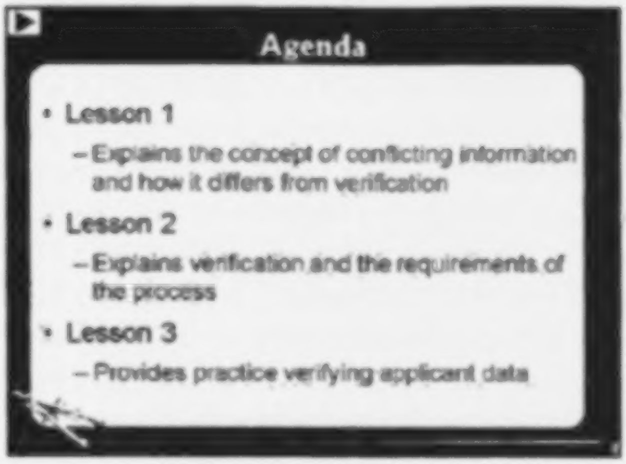


Agenda

- Lesson 1
  - Explains the concept of conflicting information and how it differs from verification
- Lesson 2
  - Explains verification and the requirements of the process
- Lesson 3
  - Provides practice verifying applicant data

Introduction

One of the facts of life in financial aid administration is that applicants for federal student financial aid often inadvertently provide inaccurate data on their FAFSAs—they make mistakes (as all of us do from time to time); they provide estimates; they don't understand the questions, etc.

At the student level, inaccurate data can impact not only the student's EFC calculation but also the student's basic eligibility for federal student aid.

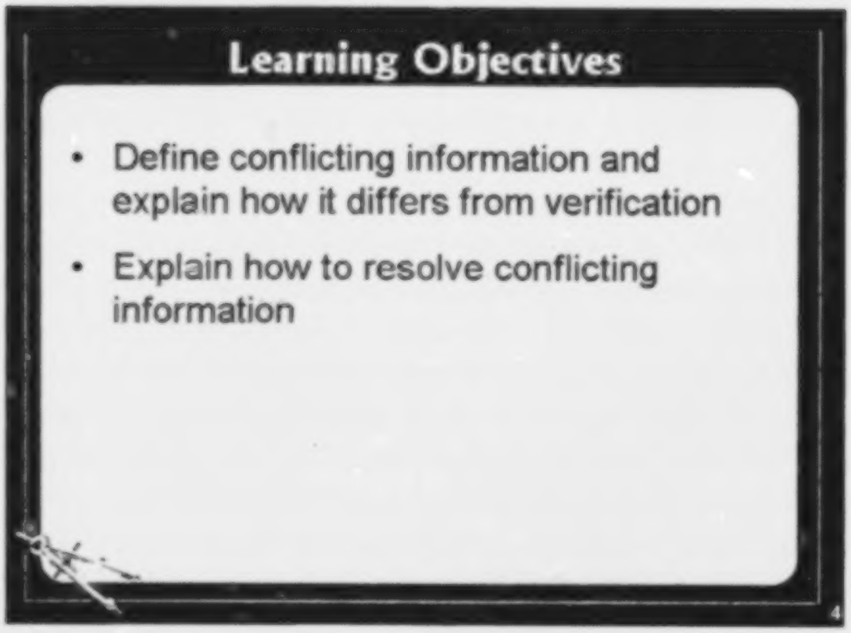
At the school level, inaccurate data can impact the integrity of the federal student aid programs the school administers.

Schools help ensure the accuracy of application data, and by doing so help maintain the integrity of the Title IV programs, through two separate and distinct concepts and processes:

- Resolving conflicting student information the school has on file
- Verifying the accuracy of application data

Because these processes are so important, the three lessons of this module focus on helping financial aid administrators gain a better understanding of how to resolve conflicting information and verify application data.

Lesson 1—Conflicting Information



Learning Objectives

- Define conflicting information and explain how it differs from verification
- Explain how to resolve conflicting information

4

Tools & Resources

Further information on conflicting information

- Information for Financial Aid Professionals (IFAP): **ifap.ed.gov**
  - FSA Handbook (AY2001-2002), Application and Verification Guide: Chapter 4
- FSA Schools Portal: **fsa4schools.ed.gov**
  - FSA COACH, Module 5: School Responsibilities: Awarding Aid – Managing the FSA Application Process

Acronyms

CPS (Central Processing System)

EFC (Expected Family Contribution)

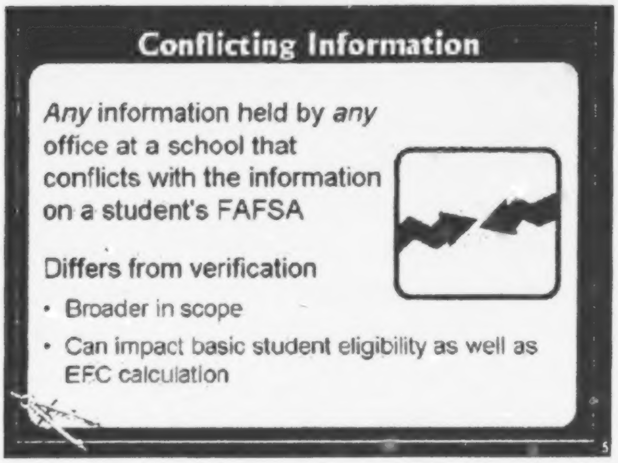
FAFSA (Free Application for Federal Student Aid)

IFAP (Information for Financial Aid Professionals)

ISIR (Institutional Student Information Record)

Key Terms

Conflicting Information



Conflicting Information

Any information held by *any* office at a school that conflicts with the information on a student's FAFSA

Differs from verification

- Broader in scope
- Can impact basic student eligibility as well as EFC calculation

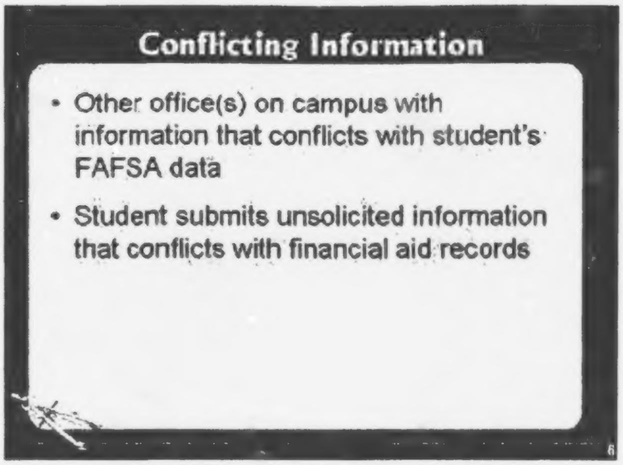
Conflicting Information

Conflicting information is *any* information held by *any* office at a school that conflicts with the information the student reported on the Free Application for Federal Student Aid (FAFSA) when applying for federal student aid. Generally, the school receives the student's FAFSA information via the Institutional Student Information Record (ISIR), the output document produced after the Central Processing System (CPS) processed the student's FAFSA, or the Student Aid Report (SAR) provided to the school by the student.

Conflicting information is not the same as student information selected by the CPS for verification. Applications are selected for verification by the CPS because they meet certain criteria, and the information is verified to ensure that the Expected Family Contribution (EFC) is accurate. Conflicting information is much broader in scope. More than just impacting the EFC calculation, conflicting information can also impact the student's basic eligibility for federal student aid.

Challenge:

What are some examples of conflicting information?



Conflicting Information

- Other office(s) on campus with information that conflicts with student's FAFSA data
- Student submits unsolicited information that conflicts with financial aid records

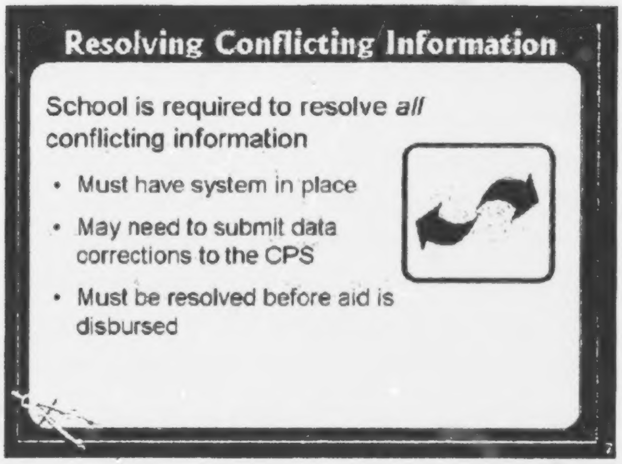
Conflicting Information

Examples of conflicting information that *can impact basic student eligibility* include:

- Admissions Office has information that indicates the student doesn't have a high school diploma or equivalent, but FAFSA says high school graduate
- Registrar or Admissions Office has information that indicates the student is non-degree seeking

Examples of conflicting information that *can impact the student's EFC calculation* include:

- Student filed the FAFSA as unmarried, but records from the Admissions or Registrar's Office indicate that the student is married
- Student mailed in an unsolicited copy of the tax return and/or W-2, and this documentation has information that differs from that reported by the student on the FAFSA
- Student/parent submits a signed statement claiming non-tax filer status, but the school has reason to believe that person would have been required to file a U.S. tax return
- Dependent siblings attend the same school, both applied for federal student aid and indicated to the FAA that the parental information should be identical; however, the application of only one was selected for verification and, while verifying the application, the school discovers a discrepancy with the parental information (e.g., taxes paid, adjusted gross income, etc.)



Resolving Conflicting Information

School is required to resolve *all* conflicting information

- Must have system in place
- May need to submit data corrections to the CPS
- Must be resolved before aid is disbursed

Resolving Conflicting Information

Provisions of the Higher Education Act (HEA) require that schools have a system in place for dealing with any and all conflicting information discovered in student file(s) and that schools resolve these issues before disbursing federal student aid.

In order to resolve the conflicting information, the school may need to submit application corrections to the CPS for reprocessing.

Challenge:

What system does your school have in place to identify and resolve conflicting information?

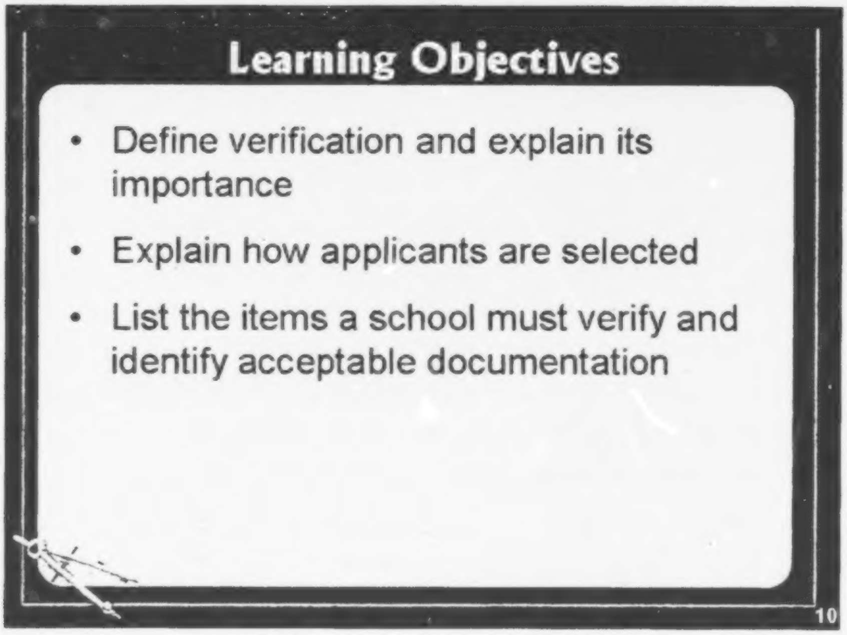
Key Learning Points

Read through the following scenarios to determine if conflicting information issues exist. If so, identify the issue(s) as well as what needs to be done to resolve the issue(s).

#	Scenario	Conflicting Information
1	James is a student in the adult learning undergraduate program at FSAU – Mill Creek. He lives off campus with his wife (an FSAU alum) and one son, Bob, who is currently a senior in high school and auditing 2 courses at FSAU – Mill Creek during the fall and spring semesters. James completed his FAFSA and indicated that the number in household is 3 and the number in college is 2. James' application was selected for verification and he submitted a signed verification worksheet indicating that the number in college is 2.	
2	Nadia, a graduate student at FSA University – Main brought her SAR, which was not selected for verification, to the financial aid office to get help in interpreting the results. Just in case the information is needed, Nadia brought along copies of her tax return. She reported her AGI as $4500 on the FAFSA, but her tax return shows $5205. You happen to notice, too, that her e-mail address on the SAR (and ISIR) is nadia@fsau.edu but the school shows her e-mail address as nadia_s@fsau.edu.	
3	Prior to May 1, when she and Jim, a very wealthy young man who won't have any trouble paying for Maria's tuition, had a lavish wedding ceremony, Maria was a dependent student. She completed her FAFSA on April 30, the day before they got married, and listed only her mom's income of $7,500, which qualified her for an Auto 0 EFC. You notice that $5,000 of this income is interest earnings, but that no cash or assets are listed on the FAFSA. Maria knows all the folks in the financial aid office, so she drops by to show them her brand new 2.0 carat diamond wedding ring and to find out when she can pick up her student loan funds (she wants to surprise Jim with a trip to the Bahamas during the semester break).	
4	Pete is a dependent undergraduate at FSA State and is starting his sophomore year. Because the only school he listed on his FAFSA is FSA Community College, where he was last year, the financial aid office at FSA State didn't get an ISIR. In August, Pete drops by the FSA State financial aid office in person to deliver his SAR, which indicates his parents had annual income of $5000, didn't file a tax return, and had no cash/savings/assets. When you double check his EFC, you're surprised to see that it's 0, since you remember that his dad donated $25,000 to the Art Department earlier that year.	

Challenge: *Which scenarios, if any, require you to recalculate the student's EFC?*

Lesson 2—Verification and Requirements



Learning Objectives

- Define verification and explain its importance
- Explain how applicants are selected
- List the items a school must verify and identify acceptable documentation

Tools & Resources

Additional Verification information

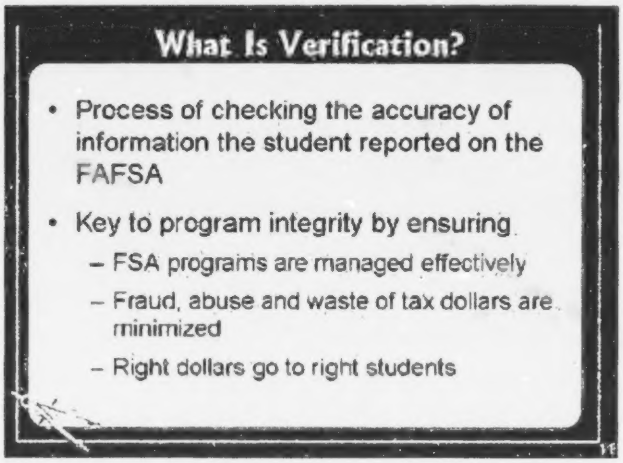
- FSA Schools Portal at **fsa4schools.ed.gov**
  - FSA Assessments: Verification Module
  - FSA COACH: Module 5, School Responsibilities: Awarding Aid – Managing the FSA Application Process
  - FSA COACH: Module 7, Determining Student Eligibility for FSA – How to Verify Student Application Data
- Information for Financial Aid Professionals (IFAP) at **ifap.ed.gov**
  - FSA Regulations, Section 668, Subpart E
  - FSA Handbook, Application and Verification Guide: Chapter 4

Acronyms

CPS (Central Processing System)
EFC (Expected Family Contribution)
FAA (Financial Aid Administrator)
FAFSA (Free Application for Federal Student Aid)
IG (Inspector General)
ISIR (Institutional Student Information Record)

Key Terms

Conflicting Information
Verification
Verification Tracking Flag



What Is Verification?

- Process of checking the accuracy of information the student reported on the FAFSA
- Key to program integrity by ensuring
  - FSA programs are managed effectively
  - Fraud, abuse and waste of tax dollars are minimized
  - Right dollars go to right students

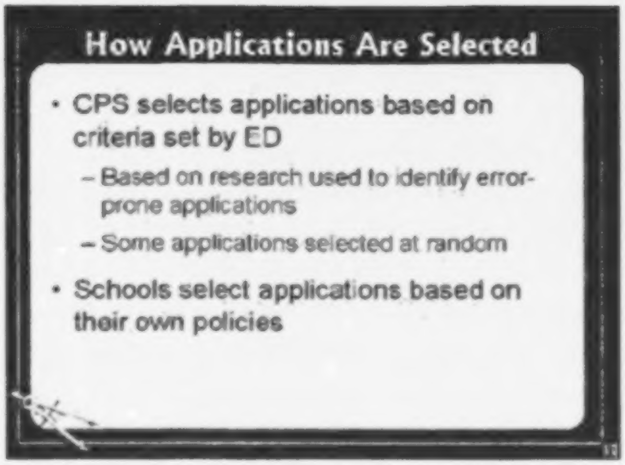
What Is Verification?

Verification is the process of checking the accuracy of the information reported by the student on the FAFSA.

Just like resolving conflicting information, verification helps maintain program integrity. In other words, verification helps ensure that FSA programs are managed effectively, that fraud, abuse and waste of tax dollars are minimized, and that the occurrences of overawards and underawards are minimized to the greatest extent possible.

Note:

Verification pertains only to a student's eligibility for Title IV need-based aid (not non-need based aid such as Stafford Unsubsidized and PLUS loans).



How Applications Are Selected

- CPS selects applications based on criteria set by ED
  - Based on research used to identify error-prone applications
  - Some applications selected at random
- Schools select applications based on their own policies

How Applicants Are Selected

Applications are selected for verification by the Central Processing System (CPS) when federal student aid applications (FAFSAs) are processed. Most applications are selected because they meet certain criteria; others are selected at random.

In addition, schools, based on their own established criteria, have the option to select additional applications to be verified.

A financial aid administrator (FAA) can tell from looking at the student's Institutional Student Information Record (ISIR) that the CPS selected that particular application and transaction for verification. When an application has been selected, an asterisk (*) prints next to the EFC on the front of the ISIR, and the Verification Flag code *Y* is indicated in the FAA Information section of the ISIR.

Verification Flag codes include:

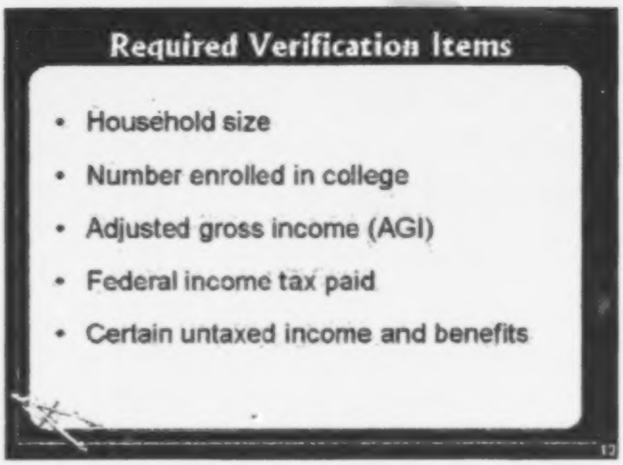
Y = Selected
N = Not selected
* = Student selected on a subsequent transaction

Note:

ED revises selection criteria based on extensive and thorough analysis of data in an effort to focus on those populations who appear to have the greatest potential to make errors that impact grant eligibility.

Challenge:

Must schools verify all of the applications selected by the CPS?



Required Verification Items

- Household size
- Number enrolled in college
- Adjusted gross income (AGI)
- Federal income tax paid
- Certain untaxed income and benefits

Required Verification Items

A school must follow both ED requirements and its own institutional verification policy requirements when verifying information reported on federal student aid applications (i.e., FAFSAs) that the Central Processing System (CPS) selects for verification.

To meet ED requirements, the school must verify the following 5 application items:

1. Household size
2. Number enrolled in college
3. Adjusted gross income (AGI)
4. U.S. income tax paid
5. Certain untaxed income and benefits, such as Social Security benefits, child support, EIC, foreign income exclusions, IRS/Keogh deductions, interest on tax-free bonds

If a school's institutional verification policy requires that additional FAFSA items be verified, the school must also verify those additional items. A school must also verify additional FAFSA items it chooses to include in its institutional verification policy. The school decides to which applications the additional items apply, as well as what documentation to accept.

Notes:

A table containing the required verification items and corresponding acceptable documentation begins on the next page. This table is also in Supplement A.

Remember that schools also have the option to verify more applications than the CPS selects. For those additional applications the school selects, the school decides which data elements to verify.

Acceptable Documentation for Verification

Required Verification Items	Acceptable Documentation
Household size	• Verification worksheet • Other signed statement listing the names and age of each family member and the relationship to the applicant
Number enrolled in college	• Verification worksheet • Other signed statement listing the name, age and institution of each family member who is or will be attending a postsecondary institution on at least a half-time basis during the award year, or • Institutional certification
Adjusted Gross Income (AGI) and U.S. income tax paid for Tax Filers	Copy of tax return not available: • Copy of an IRS form that lists tax account information, such as IRS Form 4506 (must be signed if not sent directly by the IRS) • If IRS can't provide tax account information, can accept a copy of the W-2 for everyone whose income is listed on the FAFSA – If W-2 is unavailable, can accept a signed statement certifying that income and other appropriate information is correct Copy of tax return available: • U.S. income tax return signed by the tax payer (or by one tax payer if a joint return) – IRS Forms 1040, 1040A or 1040 EZ – Can accept copy of the original signed return via photocopy, fax, digital image • If copy of original didn't include signature, filer must provide an original signature on the copy – Can accept form that has been completed to duplicate original and that has been signed by the filer – Can accept paper return with tax preparer's name and SSN or EIN number stamped, typed or printed on the return – For forms filed electronically, can accept printed copies of the forms that are signed by the filer • Electronic filing (e-file) – Can accept IRS Form 1040PC or other copy of the return generated by the software that is signed by at least one of the tax filers – Can't use IRS Form 8453 (doesn't include enough information) • Telefile – TeleFile Tax Record is acceptable, but must contain the filer's 10-digit IRS confirmation number in Line N and must be signed by the filer

Required Verification Items	Acceptable Documentation
Adjusted Gross Income (AGI) and U.S. income tax paid for Tax Filers	Nonresident filers • Form 1040NR (special form filed by certain nonresidents) Foreign income • Foreign/non-IRS tax returns are considered the equivalent to an IRS Form 1040 for verification purposes
Adjusted Gross Income (AGI) and U.S. income tax paid (Non-filers)	• Signed verification worksheet or other signed statement certifying that the applicant and/or parent/spouse has not nor is required to file, along with the sources and amounts of income • Can accept copies of the W-2 forms
Untaxed income and benefits: Child support	• Verification worksheet or • Other appropriately signed statement certifying the amount of child support received – If school has reason to believe information provided is inaccurate, applicant must verify the amount reported by providing • Copy of separation or divorce degree showing the amount • Statement from the parent who provides the child support indicating the amount provided • Copies of the cancelled child support checks or money orders
Untaxed income and benefits: Social Security benefits	Needed when there is a reason to believe benefits were not reported or were reported incorrectly • Verification worksheet • Documentation from Social Security Administration showing the amounts of benefits received for the appropriate individuals listed, or • Other appropriately signed statement certifying the amount listed on the FAFSA is correct
Untaxed income and benefits: IRA or Keogh deductions	• Signed U.S. income tax return
Untaxed income and benefits: Interest on tax free bonds	• Signed U.S. income tax return
Untaxed income and benefits: Foreign income exclusion	• Signed IRS Forms 2555 or 2555EZ
Untaxed income and benefits: Earned income credit	• Signed U.S. income tax return

Note:

Page 3 of Supplement A includes a list of verification policy requirements.

Key Learning Points

Answer the questions below to check what you learned/know about verification.

1. What is verification?

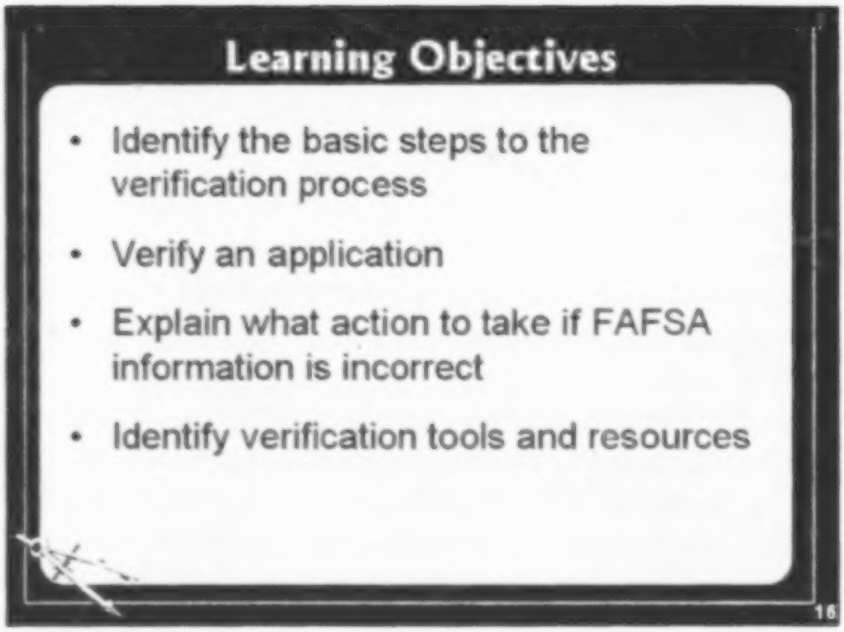
2. Why is verification important to program integrity?

3. How is verification different from resolving conflicting information?

4. How are applicants selected for verification?

5. What 5 items must be verified for CPS-selected applications?

Lesson 3—Verifying Applicant Data



Learning Objectives

- Identify the basic steps to the verification process
- Verify an application
- Explain what action to take if FAFSA information is incorrect
- Identify verification tools and resources

Tools & Resources

Assessing school compliance to verification requirements

- FSA Schools Portal: **fsa4schools.ed.gov**
  - FSA Assessments, Verification Module
  - FSA COACH, Module 5: School Responsibilities-Awarding Aid
  - FSA COACH, Module 7: Determining Student Eligibility for FSA

Verification requirements

- Information for Financial Aid Professionals (IFAP): **ifap.ed.gov**
  - FSA Regulations, Section 668, Subpart E
  - Federal Verification Worksheets
  - FSA Handbook, Application and Verification Guide: Chapter 3

Tool and Desk Reference downloads – fsadownload.ed.gov

- Quality Analysis Tool for Verification
- EDExpress Verification Worksheet

Correcting/updating/adjusting data

- IFAP: **ifap.ed.gov**
  - FSA Handbook, Application and Verification Guide: Chapter 4

Acronyms

CPS (Central Processing System)

FAFSA (Free Application for Federal Student Aid)

PJ (Professional Judgment)

Key Terms

Base Year

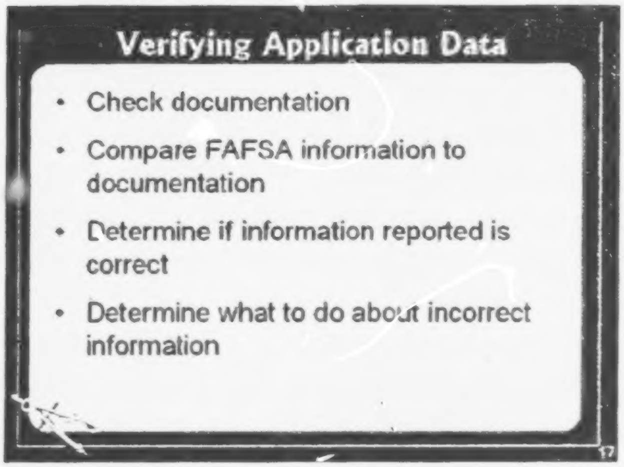
Conflicting Information

Correction

FAA Adjustment

Update

Verification Tolerance



Verifying Application Data

- Check documentation
- Compare FAFSA information to documentation
- Determine if information reported is correct
- Determine what to do about incorrect information

17

Verifying Application Data

The basic verification process schools must follow is very straightforward. The steps to the process include:

- Checking verification documentation to make sure it's acceptable
  - Documents have required signatures
  - Documents are for the correct year
  - Documents are in an acceptable form/format
- Comparing FAFSA information the student reported to verification documentation
- Determining if FAFSA information reported is correct
  - If information is correct and there are no other issues or conflicting information, the school can award or disburse aid
- Determining what action to take if information is incorrect
  - EFC may need to be recalculated
  - Changes may need to be submitted to the CPS
  - Student must be advised of award changes resulting from a recalculated EFC

It's important to note that a school may discover a conflicting information issue as a result of verifying an application, and the conflicting information issue must be resolved.

Notes:

Applications selected by the CPS for verification must be verified **before** *making FAA adjustments based on Professional Judgment (PJ). And if the CPS selects the application* **after** *PJ has been applied, the school must verify the original application data.*

The following page includes a tool (Verification Working Paper) that schools can use to document that information from an application was verified.

2002-2003 Verification Working Paper

Student Lauren Ciriani **SSN** ______ **TC**____ **Dependency**____

Tax Returns Filed Circle One:	Student/Spouse	1040	1040A	1040EZ	Other	None
	Parent(s)	1040	1040A	1040EZ	Other	None

Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet										
# in College Student's signed Worksheet										
AGI IRS :1040-33; 1040A-19; 1040EZ-4; Telefile-I										
Total from Worksheet A IRS:1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-L2										
Total from Worksheet B W-2 12a to 12d IRS:1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16										
Student Earnings Non-filers only W-2 or signed Worksheet										
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet										
Total Income										
Less U.S. Income Tax Paid IRS:1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2										
TOTAL										
Difference										

Indicate the action taken: ☐ Within tolerance, no action taken

☐ EFC recalculated ☐ Corrections submitted to CPS

FAA ______________________ **Date** ______________

Instructions for Completing 2002-2003 Verification Working Paper

#	*Action*
1	Enter the Student's Name, Current SSN, TC #, Dependency Status; circle Tax Returns Filed.
2	Locate the required verification items on the Output Document and list the values in the appropriate Output Document column for the student, parent(s), and spouse (as appropriate).
3	Review the verification documents submitted by the student (e.g., federal tax returns, verification worksheet, W-2s, etc.) and list the values in the appropriate "Tax/Wksht" column for the student and, as appropriate, the student's parent(s)/spouse.
4	For each item verified for the student and, as appropriate, parent(s)/spouse, note whether the values reported match the values verified by checking the appropriate box. Y = Match N = No match NA = Not applicable
5	For each column, calculate the Total Income by adding the values for the following. 1 AGI 2 Worksheet A total 3 Worksheet B total 4 Non-filer's earnings from work
6	For each column, calculate Total by subtracting U.S. Income Tax Paid from the Total Income.
7	For the student, calculate the Difference between Output Document Total and Tax/Wksht Total.
8	For the student's parent(s)/spouse, as appropriate, calculate the Difference between Output Document Total and Tax/Wksht Total.
9	Add the Difference from the student's column to the Difference from the student's parent(s)/spouse column. If the net is $400 or less, the errors are within verification tolerance and recalculation is optional.
10	Recalculate EFC as necessary AND submit corrections to CPS as necessary. **Note: Any change to a non-dollar item requires an EFC recalculation.**

Who has to file a tax return? IRS Chart A for Most People

Rules apply to all U.S. citizens (regardless of where they live) and resident aliens.

If filing status is…	*and* at the end of 2001, age is …	File a return if gross income was…
Single	under 65 65 or older	$ 7,450 $ 8,550
Married filing jointly	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	$13,400 $14,300 $15,200
Married filing separately	any age	$ 2,900
Head of household	under 65 65 or older	$ 9,550 $10,650
Qualifying widower	under 65 65 or older	$10,500 $11,400

Who has to file a tax return? IRS Chart B for Children and Other Dependents

Rules apply to all U.S. citizens (regardless of where they live) and resident aliens.

Also, applies to single dependents (based on the IRS definition of "dependent") who are under the age of 65 and are not blind.

- Unearned income was over $750
- Earned income was over $4,550
- Gross income was more than the larger of
  $750 *or*
  Earned income (up to $4,300) plus $250

U.S. Department of Education

2002-2003 Verification Worksheet

Federal Student Aid Programs

Dependent

FORM APPROVED
OMB NO. 1845-0041
EXP. DATE 12/31/2003

Your application was selected for review in a process called "Verification." In this process, your school will be comparing information from your application with signed copies of your and your parent(s)' 2001 Federal tax forms, or with W-2 forms or other financial documents. The law says we have the right to ask you for this information before awarding Federal aid. If there are differences between your application information and your financial documents, you may need to send in corrections on your Student Aid Report (SAR), or your school may send corrections electronically, to have your information reprocessed.

Complete this verification form and submit it to your financial aid administrator as soon as possible, so that your financial aid won't be delayed. Your financial aid administrator will help you.

What you should do

1. Collect your and your parent(s)' financial documents (signed Federal income tax forms, W-2 forms, etc.).
2. Talk to your financial aid administrator if you have questions about completing this worksheet.
3. Fill in and sign the worksheet—you and at least one parent.
4. Take the completed worksheet, tax forms, and any other documents your school needs to your financial aid administrator.
5. Your financial aid administrator will compare information on the documents. You may need to make corrections on your SAR and send it back to the application processor.

Your school must review the requested information, under the financial aid program rules (34 CFR, Part 668).

A. Student Information

Last name: Ciriani First name: Lauren M.I.: S
Social Security Number: 163-85-7445
Address (include apt. no.): 123 Main St.
Date of birth: 1-12-82
City: Syracuse State: NY ZIP code: 13219
Phone number (include area code): (315) 555-1212

B. Family Information

List the people in your parents' household, include:

- yourself and your parent(s) (including stepparent) even if you don't live with your parents, and
- your parents' other children, even if they don't live with your parent(s), if (a) your parents provide more than half of their support from July 1, 2002 through June 30, 2003, or (b) the children would be required to provide parental information when applying for Federal Student Aid, and
- other people if they now live with your parents, and your parents provide more than half of their support and will continue to provide more than half of their support from July 1, 2002 through June 30, 2003.

Write the names of all household members. Also write in the name of the college for any household member, excluding your parent(s), who will be attending college at least half-time between July 1, 2002 and June 30, 2003, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
[redacted]	[redacted]	[redacted]	[redacted]
Lauren	20	Self	FSA U
Lucy	18	Sister	FSA community college
Leo	16	brother	
Leon	23	brother	FSA U
Marvin	53	Father	
Della	52	Mother	FSA community college

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0041. The time required to complete this information collection is estimated to average twelve minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-5345. If you have comments or concerns regarding the status of your individual submission of this form, write directly to: Application and Pell Processing Systems Division, U.S. Department of Education, 400 Maryland Avenue, S.W., Washington, DC 20202-5345.

C. Student's Tax Forms and Income Information (all applicants) Dependent

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If you did not keep a copy of the tax return, request a copy from your tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☒ Check and attach signed tax return.
☐ Check and complete: signed tax return will be submitted to the school by ____________________(date).
☐ Check here if you will not file and are not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See worksheets A&B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d.	$
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If you did not file and are not required to file a 2001 Federal income tax return, list below your employer(s) and any income received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

D. Parent(s)' Tax Forms and Income Information

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If your parent(s) did not keep a copy of the tax return, request a copy from the tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☒ Check and attach signed tax return(s).
☐ Check and complete: signed tax return(s) will be submitted to the school by ____________________(date).
☐ Check here if your parent(s) will not file and are not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See worksheets A & B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d. tax credit	$ 462
b. Social Security (non-taxed)	$ 8,000	e. 401-K	$ 1298
c. Welfare (including TANF)	$	f.	$

3. If your parent(s) did not file and are not required to file a 2001 Federal income tax return, list below your parent(s)' employer(s) and any income they received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

E. Sign this Worksheet

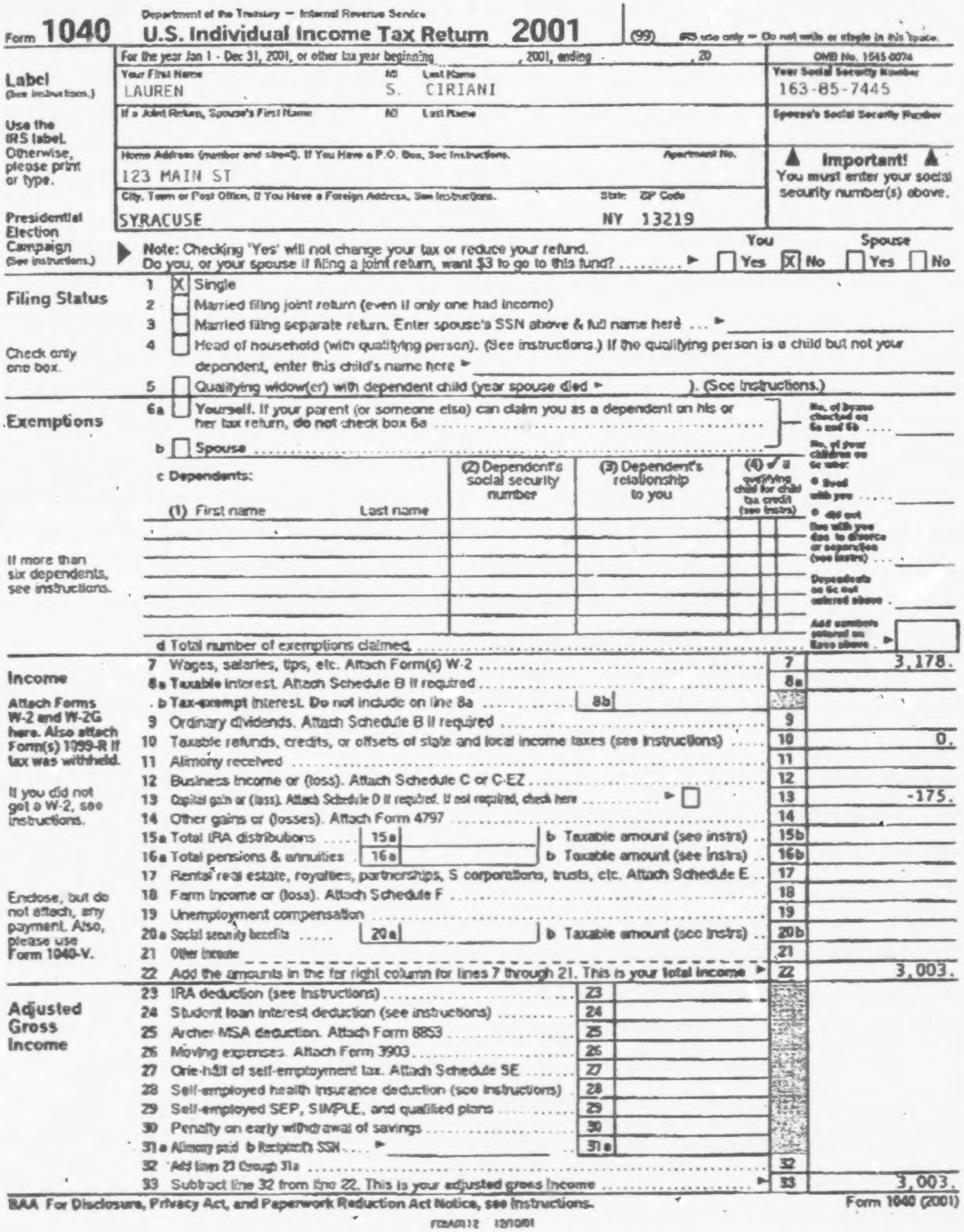
By signing this worksheet, we certify that all the information reported on it is complete and correct. At least one parent must sign.

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

Lauren S. Ciriani 8/25/02
Student Date

Della Ciriani 8/25/02
Parent Date

Do not mail this worksheet to the Department of Education. Take it to your Financial Aid Administrator at your school. Don't forget to sign your tax forms.



Form **1040** Department of the Treasury — Internal Revenue Service
U.S. Individual Income Tax Return 2001 (99) IRS use only — Do not write or staple in this space.

For the year Jan 1 - Dec 31, 2001, or other tax year beginning , 2001, ending , 20
OMB No. 1545-0074

Label (See instructions.)
Use the IRS label. Otherwise, please print or type.

Your First Name: LAUREN MI: S. Last Name: CIRIANI
Your Social Security Number: 163-85-7445
If a Joint Return, Spouse's First Name MI Last Name
Spouse's Social Security Number
Home Address (number and street). If You Have a P.O. Box, See Instructions.: 123 MAIN ST Apartment No.
City, Town or Post Office, If You Have a Foreign Address, See Instructions.: SYRACUSE State: NY ZIP Code: 13219

▲ **Important!** ▲ You must enter your social security number(s) above.

Presidential Election Campaign (See instructions.)
Note: Checking 'Yes' will not change your tax or reduce your refund.
Do you, or your spouse if filing a joint return, want $3 to go to this fund? You ☐ Yes ☒ No Spouse ☐ Yes ☐ No

Filing Status
Check only one box.

1 ☒ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's SSN above & full name here ►
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here ►
5 ☐ Qualifying widow(er) with dependent child (year spouse died ►). (See instructions.)

Exemptions

6a ☐ Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a
b ☐ Spouse
No. of boxes checked on 6a and 6b

c Dependents:

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit (see instrs)

If more than six dependents, see instructions.

No. of your children on 6c who:
- lived with you
- did not live with you due to divorce or separation (see instrs)

Dependents on 6c not entered above
Add numbers entered on lines above ►

d Total number of exemptions claimed

Income
Attach Forms W-2 and W-2G here. Also attach Form(s) 1099-R if tax was withheld.
If you did not get a W-2, see instructions.
Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	3,178.
8a	Taxable interest. Attach Schedule B if required	8a	
b	Tax-exempt interest. Do not include on line 8a 8b		
9	Ordinary dividends. Attach Schedule B if required	9	
10	Taxable refunds, credits, or offsets of state and local income taxes (see instructions)	10	0.
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ► ☐	13	-175.
14	Other gains or (losses). Attach Form 4797	14	
15a	Total IRA distributions 15a b Taxable amount (see instrs)	15b	
16a	Total pensions & annuities 16a b Taxable amount (see instrs)	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits 20a b Taxable amount (see instrs)	20b	
21	Other income	21	
22	Add the amounts in the far right column for lines 7 through 21. This is your total income ►	22	3,003.

Adjusted Gross Income

23	IRA deduction (see instructions)	23	
24	Student loan interest deduction (see instructions)	24	
25	Archer MSA deduction. Attach Form 8853	25	
26	Moving expenses. Attach Form 3903	26	
27	One-half of self-employment tax. Attach Schedule SE	27	
28	Self-employed health insurance deduction (see instructions)	28	
29	Self-employed SEP, SIMPLE, and qualified plans	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid b Recipient's SSN ►	31a	
32	Add lines 23 through 31a	32	
33	Subtract line 32 from line 22. This is your adjusted gross income ►	33	3,003.

BAA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see Instructions. Form 1040 (2001)

FDIA0112 12/10/01

Form 1040 (2001) LAUREN S. CIRIANI 163-85-7445 Page 2

Tax and Credits

Standard Deduction for –
- People who checked any box on line 35a or 35b or who can be claimed as a dependent, see instructions.
- All others:

Single: $4,550

Head of household, $6,650

Married filing jointly or Qualifying widow(er), $7,600

Married filing separately, $3,800

34	Amount from line 33 (adjusted gross income)			34	3,003.
35a	Check if: ☐ You were 65/older, ☐ Blind; ☐ Spouse was 65/older, ☐ Blind. Add the number of boxes checked above and enter the total here ► 35a ☐				
b	If you are married filing separately and your spouse itemizes deductions, or you were a dual-status alien, see instructions and check here ► 35b ☐				
36	Itemized deductions (from Schedule A) or your standard deduction (see left margin)			36	3,428.
37	Subtract line 36 from line 34			37	-425.
38	If line 34 is $99,725 or less, multiply $2,900 by the total number of exemptions claimed on line 6d. If line 34 is over $99,725, see the worksheet in the instructions			38	0.
39	Taxable income. Subtract line 38 from line 37. If line 38 is more than line 37, enter -0-			39	0.
40	Tax (see instrs). Check if any tax is from a ☐ Form(s) 8814 b ☐ Form 4972			40	0.
41	Alternative minimum tax (see instructions). Attach Form 6251			41	
42	Add lines 40 and 41 ►			42	0.
43	Foreign tax credit. Attach Form 1116 if required	43			
44	Credit for child and dependent care expenses. Attach Form 2441	44			
45	Credit for the elderly or the disabled. Attach Schedule R	45			
46	Education credits. Attach Form 8863	46			
47	Rate reduction credit. See the worksheet	47			
48	Child tax credit (see instructions)	48			
49	Adoption credit. Attach Form 8839	49			
50	Other credits from a ☐ Form 3800 b ☐ Form 8396 c ☐ Form 8801 d ☐ Form (specify)	50			
51	Add lines 43 through 50. These are your total credits			51	
52	Subtract line 51 from line 42. If line 51 is more than line 42, enter -0- ►			52	0.

Other Taxes

53	Self-employment tax. Attach Schedule SE			53	
54	Social security and Medicare tax on tip income not reported to employer. Attach Form 4137			54	
55	Tax on qualified plans, including IRAs, and other tax-favored accounts. Attach Form 5329 if required			55	
56	Advance earned income credit payments from Form(s) W-2			56	
57	Household employment taxes. Attach Schedule H			57	
58	Add lines 52-57. This is your total tax ►			58	0.

Payments

If you have a qualifying child, attach Schedule EIC.

59	Federal income tax withheld from Forms W-2 and 1099	59	285.		
60	2001 estimated tax payments and amount applied from 2000 return	60			
61a	Earned income credit (EIC)	61a		No	
b	Nontaxable earned income 61b				
62	Excess social security and RRTA tax withheld (see instrs)	62			
63	Additional child tax credit. Attach Form 8812	63			
64	Amount paid with request for extension to file (see instructions)	64			
65	Other payments. Check if from a ☐ Form 2439 b ☐ Form 4136	65			
66	Add lines 59, 60, 61a, and 62 through 65. These are your total payments ►			66	285.

FOIA0112 12/10/01

Refund

Direct deposit? See instructions and fill in 68b, 68c, and 68d.

67	If line 66 is more than line 58, subtract line 58 from line 66. This is the amount you overpaid			67	285.
68a	Amount of line 67 you want refunded to you ►			68a	285.
► b	Routing number ► c Type: ☐ Checking ☐ Savings				
► d	Account number				
69	Amount of line 67 you want applied to your 2002 estimated tax ►	69			

Amount You Owe

70	Amount you owe. Subtract line 66 from line 58. For details on how to pay, see instructions ►			70	
71	Estimated tax penalty. Also include on line 70	71			

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete the following. ☐ No

Designee's Name ► Preparer Phone No. ► Personal Identification Number (PIN) ►

Sign Here

Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your Signature	Date	Your Occupation	Daytime Phone Number
►		STUDENT	
Spouse's Signature. If a Joint Return, Both Must Sign. ►	Date	Spouse's Occupation	

Paid Preparer's Use Only

Preparer's Signature ► BS Moore

Date 05/09/2002

Check if self-employed ☒

Preparer's SSN or PTIN 241-29-5769

Firm's Name (or yours if self-employed), Address, and ZIP Code ► Moore's Tax Service

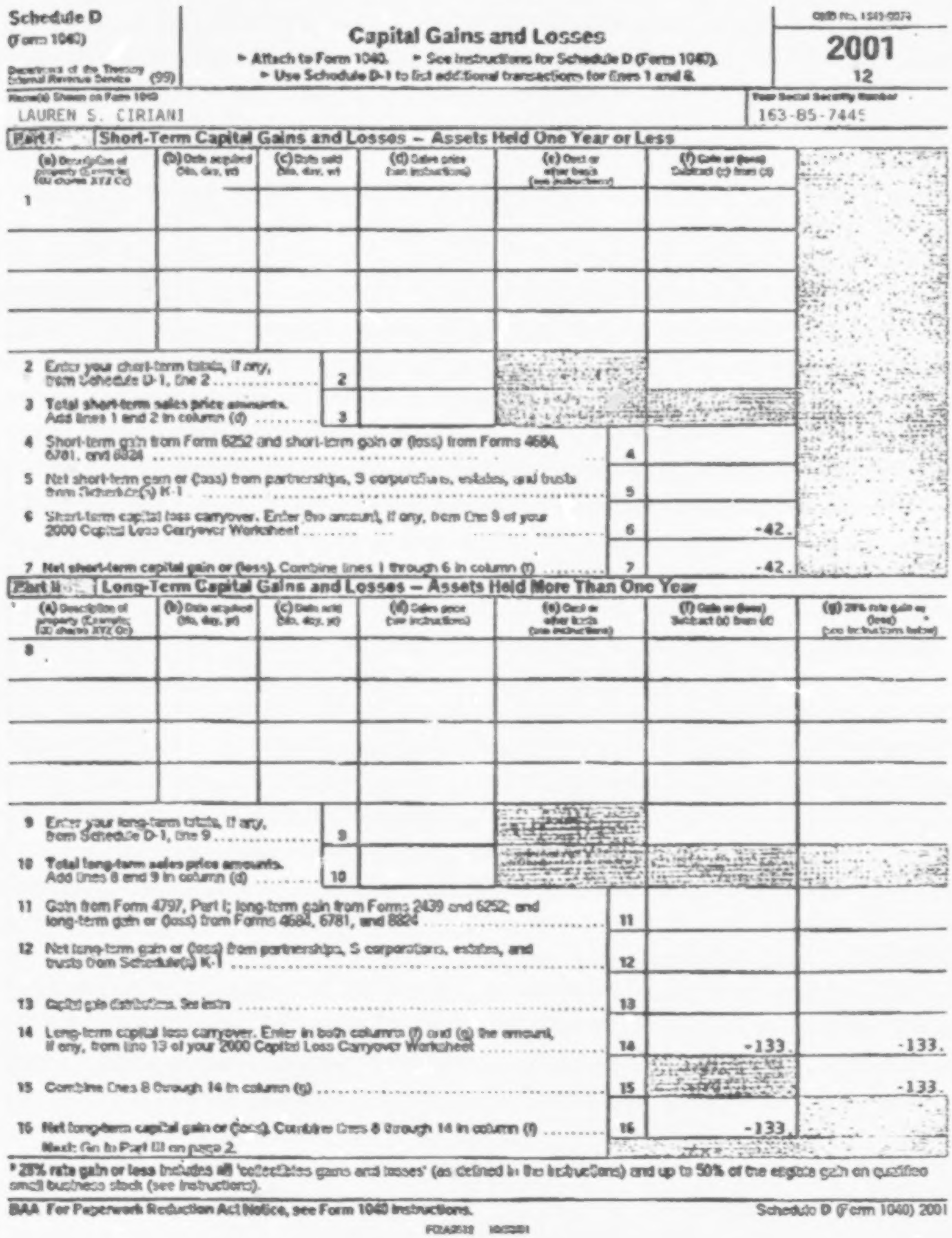
4141 S. Maple

Syracuse NY 13205

EIN 27-7265245

Phone No. (315)555-1234

Form 1040 (2001)



Schedule D
(Form 1040)
Department of the Treasury
Internal Revenue Service (99)

Capital Gains and Losses

► Attach to Form 1040. ► See Instructions for Schedule D (Form 1040).
► Use Schedule D-1 to list additional transactions for lines 1 and 8.

OMB No. 1545-0074
2001
12

Name(s) Shown on Form 1040: LAUREN S. CIRIANI
Your Social Security Number: 163-85-7445

Part I **Short-Term Capital Gains and Losses – Assets Held One Year or Less**

(a) Description of property (Example: 100 shares XYZ Co)	(b) Date acquired (Mo, day, yr)	(c) Date sold (Mo, day, yr)	(d) Sales price (see instructions)	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)
1					

2 Enter your short-term totals, if any, from Schedule D-1, line 2	2		
3 Total short-term sales price amounts. Add lines 1 and 2 in column (d)	3		
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824		4	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1		5	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your 2000 Capital Loss Carryover Worksheet		6	-42.
7 Net short-term capital gain or (loss). Combine lines 1 through 6 in column (f)		7	-42.

Part II **Long-Term Capital Gains and Losses – Assets Held More Than One Year**

(a) Description of property (Example: 100 shares XYZ Co)	(b) Date acquired (Mo, day, yr)	(c) Date sold (Mo, day, yr)	(d) Sales price (see instructions)	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)	(g) 28% rate gain or (loss) * (see instructions below)
8						

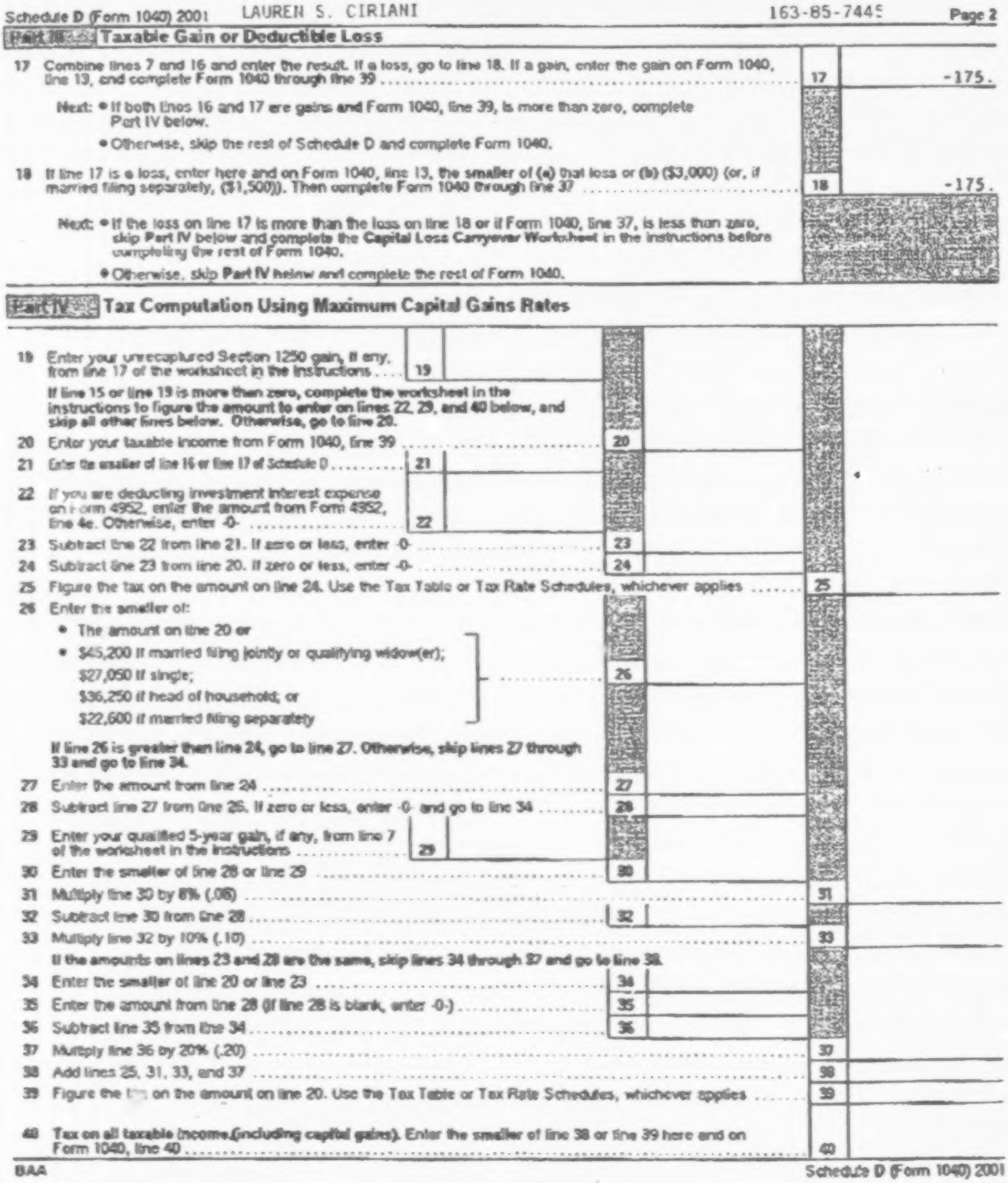
9 Enter your long-term totals, if any, from Schedule D-1, line 9	9			
10 Total long-term sales price amounts. Add lines 8 and 9 in column (d)	10			
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824		11		
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1		12		
13 Capital gain distributions. See instrs		13		
14 Long-term capital loss carryover. Enter in both columns (f) and (g) the amount, if any, from line 13 of your 2000 Capital Loss Carryover Worksheet		14	-133.	-133.
15 Combine lines 8 through 14 in column (g)		15		-133.
16 Net long-term capital gain or (loss). Combine lines 8 through 14 in column (f)		16	-133.	

Next: Go to Part III on page 2.

* 28% rate gain or loss includes all 'collectibles gains and losses' (as defined in the instructions) and up to 50% of the eligible gain on qualified small business stock (see instructions).

BAA For Paperwork Reduction Act Notice, see Form 1040 instructions.
Schedule D (Form 1040) 2001

FDIA0512 10/03/01



Schedule D (Form 1040) 2001 LAUREN S. CIRIANI 163-85-7449 Page 2

Part III Taxable Gain or Deductible Loss

17 Combine lines 7 and 16 and enter the result. If a loss, go to line 18. If a gain, enter the gain on Form 1040, line 13, and complete Form 1040 through line 39 .... 17 -175.

Next:
- If both lines 16 and 17 are gains and Form 1040, line 39, is more than zero, complete Part IV below.
- Otherwise, skip the rest of Schedule D and complete Form 1040.

18 If line 17 is a loss, enter here and on Form 1040, line 13, the **smaller** of (a) that loss or (b) ($3,000) (or, if married filing separately, ($1,500)). Then complete Form 1040 through line 37 .... 18 -175.

Next:
- If the loss on line 17 is more than the loss on line 18 or if Form 1040, line 37, is less than zero, skip Part IV below and complete the **Capital Loss Carryover Worksheet** in the instructions before completing the rest of Form 1040.
- Otherwise, skip **Part IV** below and complete the rest of Form 1040.

Part IV Tax Computation Using Maximum Capital Gains Rates

19 Enter your unrecaptured Section 1250 gain, if any, from line 17 of the worksheet in the instructions 19

If line 15 or line 19 is more than zero, complete the worksheet in the instructions to figure the amount to enter on lines 22, 29, and 40 below, and skip all other lines below. Otherwise, go to line 20.

20 Enter your taxable income from Form 1040, line 39 20

21 Enter the smaller of line 16 or line 17 of Schedule D 21

22 If you are deducting investment interest expense on Form 4952, enter the amount from Form 4952, line 4e. Otherwise, enter -0- 22

23 Subtract line 22 from line 21. If zero or less, enter -0- 23

24 Subtract line 23 from line 20. If zero or less, enter -0- 24

25 Figure the tax on the amount on line 24. Use the Tax Table or Tax Rate Schedules, whichever applies 25

26 Enter the smaller of:
- The amount on line 20 or
- $45,200 if married filing jointly or qualifying widow(er);
  $27,050 if single;
  $36,250 if head of household; or
  $22,600 if married filing separately

.... 26

If line 26 is greater than line 24, go to line 27. Otherwise, skip lines 27 through 33 and go to line 34.

27 Enter the amount from line 24 27

28 Subtract line 27 from line 26. If zero or less, enter -0- and go to line 34 28

29 Enter your qualified 5-year gain, if any, from line 7 of the worksheet in the instructions 29

30 Enter the smaller of line 28 or line 29 30

31 Multiply line 30 by 8% (.08) 31

32 Subtract line 30 from line 28 32

33 Multiply line 32 by 10% (.10) 33

If the amounts on lines 23 and 28 are the same, skip lines 34 through 37 and go to line 38.

34 Enter the smaller of line 20 or line 23 34

35 Enter the amount from line 28 (If line 28 is blank, enter -0-) 35

36 Subtract line 35 from line 34 36

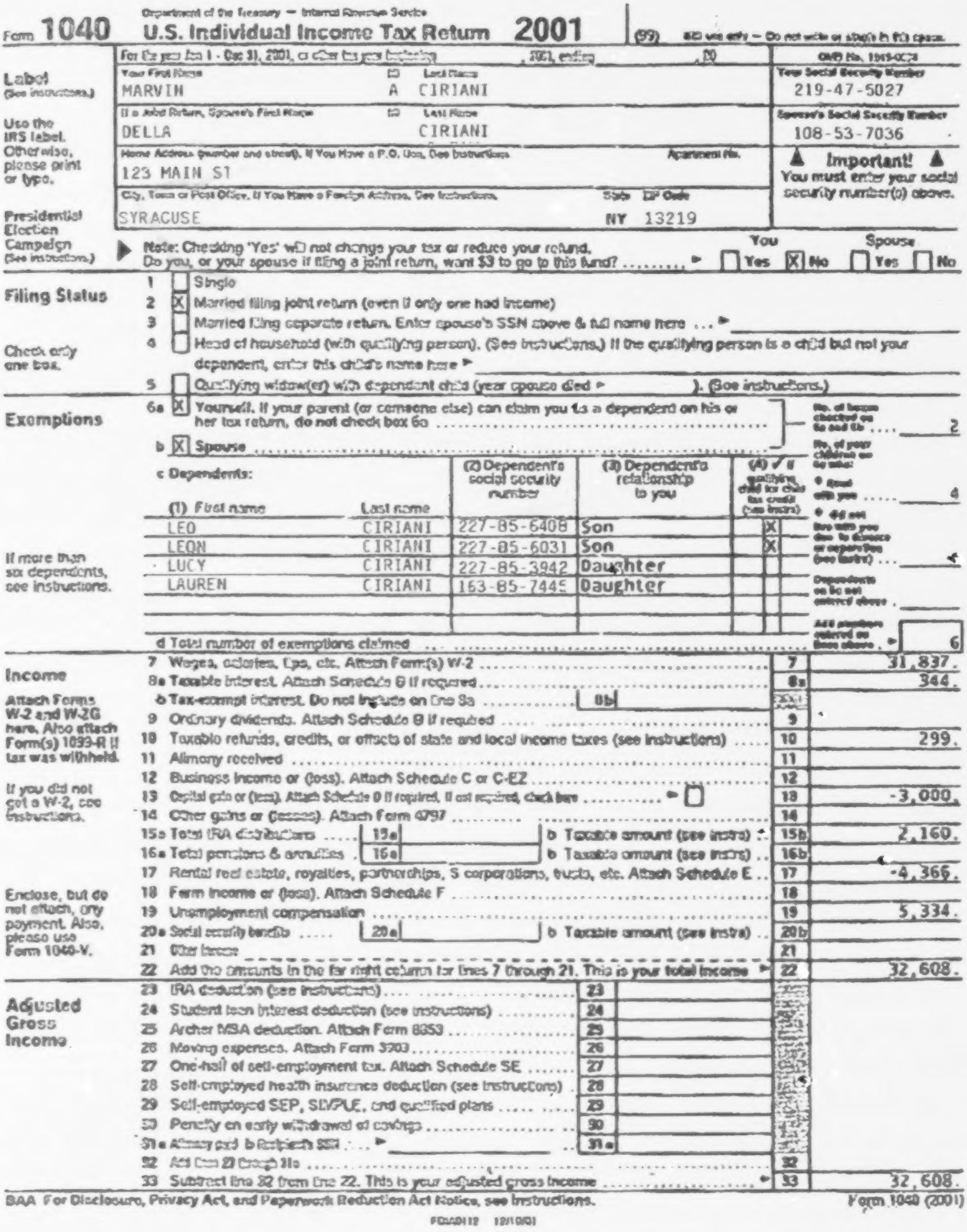
37 Multiply line 36 by 20% (.20) 37

38 Add lines 25, 31, 33, and 37 38

39 Figure the tax on the amount on line 20. Use the Tax Table or Tax Rate Schedules, whichever applies 39

40 **Tax on all taxable income (including capital gains).** Enter the smaller of line 38 or line 39 here and on Form 1040, line 40 40

BAA Schedule D (Form 1040) 2001



Form **1040** Department of the Treasury — Internal Revenue Service
U.S. Individual Income Tax Return 2001 (99) IRS use only — Do not write or staple in this space.

For the year Jan 1 - Dec 31, 2001, or other tax year beginning , 2001, ending , 20 OMB No. 1545-0074

Label (See instructions.)
Use the IRS label. Otherwise, please print or type.

Your First Name MARVIN	MI A	Last Name CIRIANI	Your Social Security Number 219-47-5027
If a Joint Return, Spouse's First Name DELLA	MI	Last Name CIRIANI	Spouse's Social Security Number 108-53-7036
Home Address (number and street). If You Have a P.O. Box, See Instructions. 123 MAIN ST		Apartment No.	▲ Important! ▲ You must enter your social security number(s) above.
City, Town or Post Office. If You Have a Foreign Address, See Instructions. SYRACUSE	State NY	ZIP Code 13219	

Presidential Election Campaign (See instructions.)
▶ Note: Checking 'Yes' will not change your tax or reduce your refund.
Do you, or your spouse if filing a joint return, want $3 to go to this fund? .... ▶ You ☐ Yes ☒ No Spouse ☐ Yes ☐ No

Filing Status

Check only one box.

1 ☐ Single
2 ☒ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's SSN above & full name here ... ▶
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here ▶
5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶). (See instructions.)

Exemptions

6a ☒ Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a ....
b ☒ Spouse ....

No. of boxes checked on 6a and 6b 2

c Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit (see instrs)
LEO	CIRIANI	227-85-6408	Son	☒
LEON	CIRIANI	227-85-6031	Son	☒
LUCY	CIRIANI	227-85-3942	Daughter	
LAUREN	CIRIANI	163-85-7445	Daughter	

If more than six dependents, see instructions.

No. of your children on 6c who:
• lived with you 4
• did not live with you due to divorce or separation (see instrs) ....
Dependents on 6c not entered above ....

d Total number of exemptions claimed .... Add numbers entered on lines above ▶ 6

Income

Attach Forms W-2 and W-2G here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

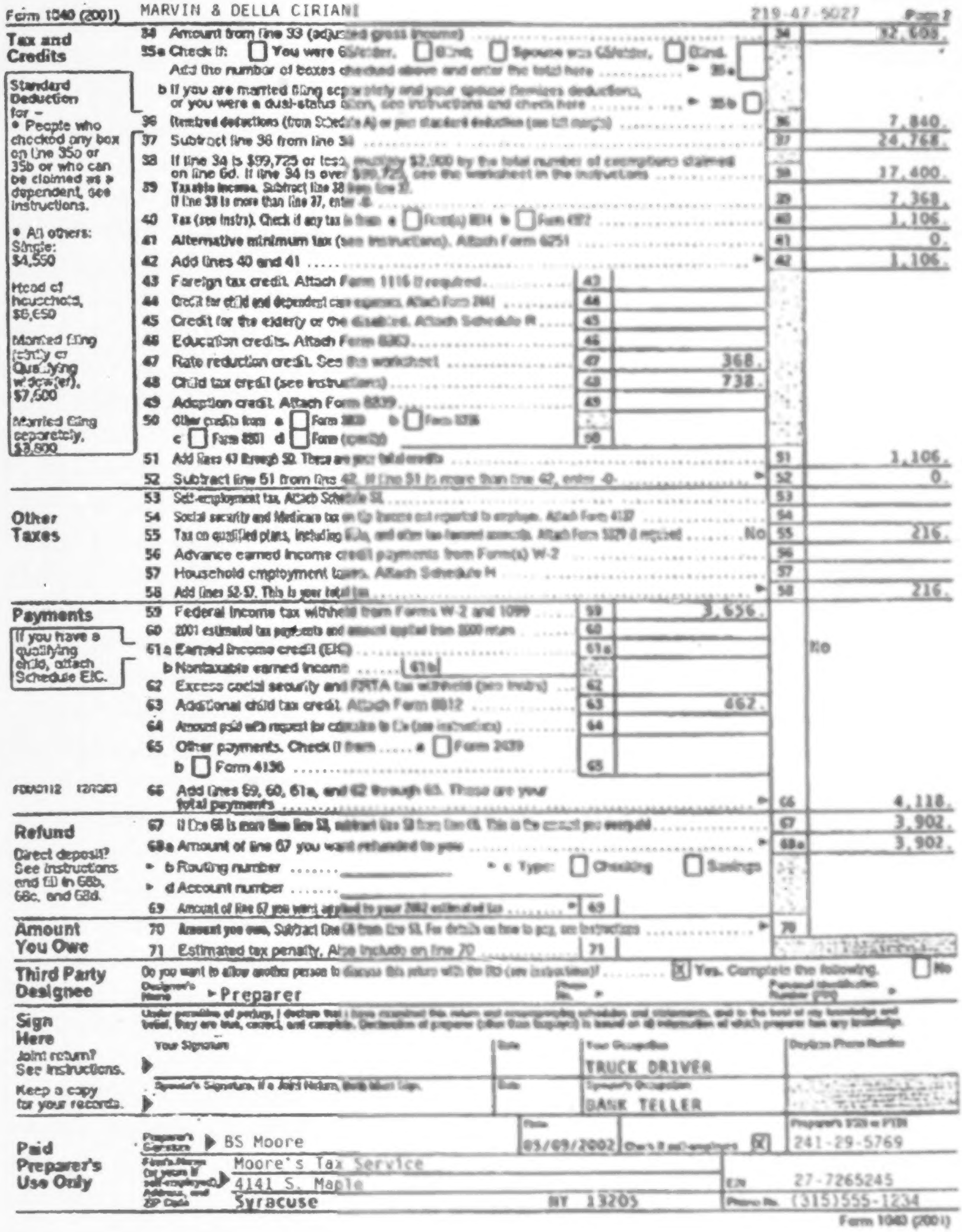
7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	31,837.
8a	Taxable interest. Attach Schedule B if required	8a	344.
b	Tax-exempt interest. Do not include on line 8a 8b		
9	Ordinary dividends. Attach Schedule B if required	9	
10	Taxable refunds, credits, or offsets of state and local income taxes (see instructions)	10	299.
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐	13	-3,000.
14	Other gains or (losses). Attach Form 4797	14	
15a	Total IRA distributions ..... 15a ☐ b Taxable amount (see instrs)	15b	2,160.
16a	Total pensions & annuities . 16a ☐ b Taxable amount (see instrs)	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	-4,366.
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	5,334.
20a	Social security benefits ..... 20a ☐ b Taxable amount (see instrs)	20b	
21	Other income	21	
22	Add the amounts in the far right column for lines 7 through 21. This is your total income ▶	22	32,608.

Adjusted Gross Income

23	IRA deduction (see instructions)	23			
24	Student loan interest deduction (see instructions)	24			
25	Archer MSA deduction. Attach Form 8853	25			
26	Moving expenses. Attach Form 3903	26			
27	One-half of self-employment tax. Attach Schedule SE	27			
28	Self-employed health insurance deduction (see instructions)	28			
29	Self-employed SEP, SIMPLE, and qualified plans	29			
30	Penalty on early withdrawal of savings	30			
31a	Alimony paid b Recipient's SSN ▶	31a			
32	Add lines 23 through 31a			32	
33	Subtract line 32 from line 22. This is your adjusted gross income ▶			33	32,608.

BAA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see Instructions. Form 1040 (2001)

FDIA0112 12/10/01



Form 1040 (2001) MARVIN & DELLA CIRIANI 219-47-9027 Page 2

Tax and Credits

Standard Deduction for –
- People who checked any box on line 35a or 35b or who can be claimed as a dependent, see instructions.
- All others:

Single: $4,550

Head of household, $6,650

Married filing jointly or Qualifying widow(er), $7,500

Married filing separately, $3,800

34	Amount from line 33 (adjusted gross income)		34	32,608.
35a	Check if: ☐ You were 65/older, ☐ Blind; ☐ Spouse was 65/older, ☐ Blind. Add the number of boxes checked above and enter the total here ▶ 35a ☐			
b	If you are married filing separately and your spouse itemizes deductions, or you were a dual-status alien, see instructions and check here ▶ 35b ☐			
36	Itemized deductions (from Schedule A) or your standard deduction (see left margin)		36	7,840.
37	Subtract line 36 from line 34		37	24,768.
38	If line 34 is $99,725 or less, multiply $2,900 by the total number of exemptions claimed on line 6d. If line 34 is over $99,725, see the worksheet in the instructions		38	17,400.
39	Taxable income. Subtract line 38 from line 37. If line 38 is more than line 37, enter -0-		39	7,368.
40	Tax (see instrs). Check if any tax is from a ☐ Form(s) 8814 b ☐ Form 4972		40	1,106.
41	Alternative minimum tax (see instructions). Attach Form 6251		41	0.
42	Add lines 40 and 41 ▶		42	1,106.
43	Foreign tax credit. Attach Form 1116 if required	43		
44	Credit for child and dependent care expenses. Attach Form 2441	44		
45	Credit for the elderly or the disabled. Attach Schedule R	45		
46	Education credits. Attach Form 8863	46		
47	Rate reduction credit. See the worksheet	47 368.		
48	Child tax credit (see instructions)	48 738.		
49	Adoption credit. Attach Form 8839	49		
50	Other credits from a ☐ Form 3800 b ☐ Form 8396 c ☐ Form 8801 d ☐ Form (specify)	50		
51	Add lines 43 through 50. These are your total credits		51	1,106.
52	Subtract line 51 from line 42. If line 51 is more than line 42, enter -0- ▶		52	0.

Other Taxes

53	Self-employment tax. Attach Schedule SE		53	
54	Social security and Medicare tax on tip income not reported to employer. Attach Form 4137		54	
55	Tax on qualified plans, including IRAs, and other tax-favored accounts. Attach Form 5329 if required ... No		55	216.
56	Advance earned income credit payments from Form(s) W-2		56	
57	Household employment taxes. Attach Schedule H		57	
58	Add lines 52-57. This is your total tax ▶		58	216.

Payments

If you have a qualifying child, attach Schedule EIC.

59	Federal income tax withheld from Forms W-2 and 1099	59 3,656.		
60	2001 estimated tax payments and amount applied from 2000 return	60		
61a	Earned income credit (EIC)	61a		No
b	Nontaxable earned income 61b			
62	Excess social security and RRTA tax withheld (see instrs)	62		
63	Additional child tax credit. Attach Form 8812	63 462.		
64	Amount paid with request for extension to file (see instructions)	64		
65	Other payments. Check if from a ☐ Form 2439 b ☐ Form 4136	65		
66	Add lines 59, 60, 61a, and 62 through 65. These are your total payments ▶		66	4,118.

FDIA0112 12/13/01

Refund

Direct deposit? See instructions and fill in 68b, 68c, and 68d.

67	If line 66 is more than line 58, subtract line 58 from line 66. This is the amount you overpaid		67	3,902.
68a	Amount of line 67 you want refunded to you ▶		68a	3,902.
▶ b	Routing number ▶ c Type: ☐ Checking ☐ Savings			
▶ d	Account number			
69	Amount of line 67 you want applied to your 2002 estimated tax ▶	69		

Amount You Owe

70	Amount you owe. Subtract line 66 from line 58. For details on how to pay, see instructions ▶		70	
71	Estimated tax penalty. Also include on line 70	71		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete the following. ☐ No

Designee's name ▶ Preparer Phone no. ▶ Personal identification number (PIN) ▶

Sign Here

Joint return? See instructions. Keep a copy for your records.

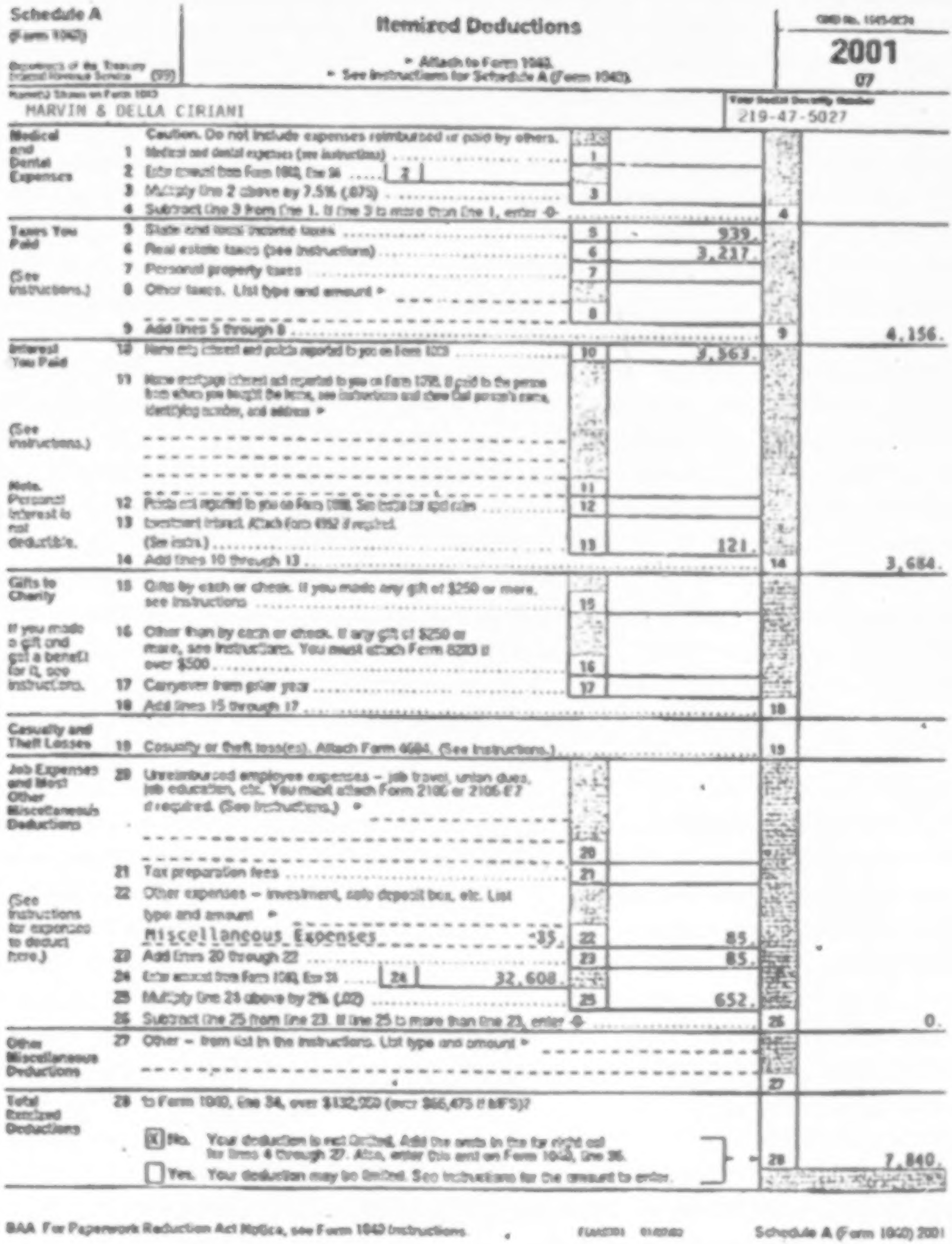
Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your Signature ▶	Date	Your Occupation TRUCK DRIVER	Daytime Phone Number
Spouse's Signature. If a Joint Return, Both Must Sign. ▶	Date	Spouse's Occupation BANK TELLER	

Paid Preparer's Use Only

Preparer's Signature ▶ BS Moore	Date 05/09/2002	Check if self-employed ☒	Preparer's SSN or PTIN 241-29-5769
Firm's Name (or yours if self-employed), Address, and ZIP Code ▶ Moore's Tax Service 4141 S. Maple Syracuse NY 13205			EIN 27-7265245 Phone No. (315)555-1234

Form 1040 (2001)



Schedule A
(Form 1040)
Department of the Treasury
Internal Revenue Service (99)

Itemized Deductions

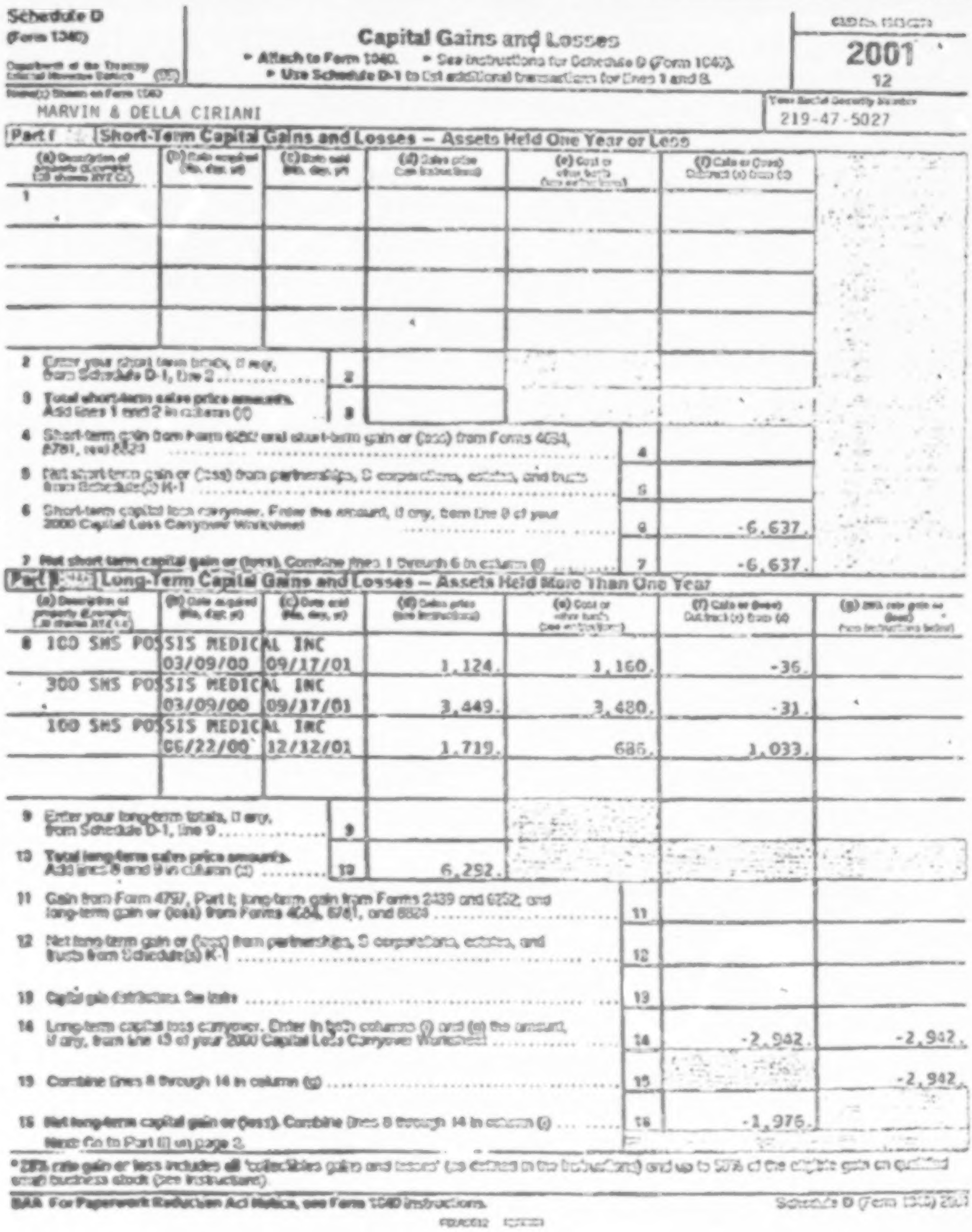
► Attach to Form 1040.
► See Instructions for Schedule A (Form 1040).

OMB No. 1545-0074
2001
07

Name(s) Shown on Form 1040: MARVIN & DELLA CIRIANI
Your Social Security Number: 219-47-5027

Medical and Dental Expenses		**Caution.** Do not include expenses reimbursed or paid by others.				
	1	Medical and dental expenses (see instructions)	1			
	2	Enter amount from Form 1040, line 34 2				
	3	Multiply line 2 above by 7.5% (.075)	3			
	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-			4	
Taxes You Paid (See instructions.)	5	State and local income taxes	5	939.		
	6	Real estate taxes (see instructions)	6	3,217.		
	7	Personal property taxes	7			
	8	Other taxes. List type and amount ►	8			
	9	Add lines 5 through 8			9	4,156.
Interest You Paid (See instructions.) **Note.** Personal interest is not deductible.	10	Home mortgage interest and points reported to you on Form 1098	10	3,563.		
	11	Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying number, and address ►	11			
	12	Points not reported to you on Form 1098. See instructions for special rules	12			
	13	Investment interest. Attach Form 4952 if required. (See instrs.)	13	121.		
	14	Add lines 10 through 13			14	3,684.
Gifts to Charity If you made a gift and got a benefit for it, see instructions.	15	Gifts by cash or check. If you made any gift of $250 or more, see instructions	15			
	16	Other than by cash or check. If any gift of $250 or more, see instructions. You must attach Form 8283 if over $500	16			
	17	Carryover from prior year	17			
	18	Add lines 15 through 17			18	
Casualty and Theft Losses	19	Casualty or theft loss(es). Attach Form 4684. (See instructions.)			19	
Job Expenses and Most Other Miscellaneous Deductions (See instructions for expenses to deduct here.)	20	Unreimbursed employee expenses – job travel, union dues, job education, etc. You must attach Form 2106 or 2106-EZ if required. (See instructions.) ►	20			
	21	Tax preparation fees	21			
	22	Other expenses – investment, safe deposit box, etc. List type and amount ► Miscellaneous Expenses 35.	22	85.		
	23	Add lines 20 through 22	23	85.		
	24	Enter amount from Form 1040, line 34 ..... 24 32,608.				
	25	Multiply line 24 above by 2% (.02)	25	652.		
	26	Subtract line 25 from line 23. If line 25 is more than line 23, enter -0-			26	0.
Other Miscellaneous Deductions	27	Other – from list in the instructions. List type and amount ►			27	
Total Itemized Deductions	28	Is Form 1040, line 34, over $132,950 (over $66,475 if MFS)? ☒ **No.** Your deduction is not limited. Add the amounts in the far right column for lines 4 through 27. Also, enter this amount on Form 1040, line 36. ☐ **Yes.** Your deduction may be limited. See instructions for the amount to enter.			28	7,840.

BAA For Paperwork Reduction Act Notice, see Form 1040 instructions. FDIA0301 01/02/02 Schedule A (Form 1040) 2001



Schedule D
(Form 1040)
Department of the Treasury
Internal Revenue Service (99)

Capital Gains and Losses

► Attach to Form 1040. ► See instructions for Schedule D (Form 1040).
► Use Schedule D-1 to list additional transactions for lines 1 and 8.

OMB No. 1545-0074
2001
12

Name(s) Shown on Form 1040
MARVIN & DELLA CIRIANI

Your Social Security Number
219-47-5027

Part I **Short-Term Capital Gains and Losses — Assets Held One Year or Less**

(a) Description of property (Example: 100 shares XYZ Co.)	(b) Date acquired (Mo., day, yr)	(c) Date sold (Mo., day, yr)	(d) Sales price (see instructions)	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)
1					

2 Enter your short-term totals, if any, from Schedule D-1, line 2	2		
3 **Total short-term sales price amounts.** Add lines 1 and 2 in column (d)	3		
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824		4	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1		5	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your 2000 Capital Loss Carryover Worksheet		6	-6,637.
7 **Net short-term capital gain or (loss).** Combine lines 1 through 6 in column (f)		7	-6,637.

Part II **Long-Term Capital Gains and Losses — Assets Held More Than One Year**

(a) Description of property (Example: 100 shares XYZ Co.)	(b) Date acquired (Mo., day, yr)	(c) Date sold (Mo., day, yr)	(d) Sales price (see instructions)	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)	(g) 28% rate gain or (loss) *(see instr. below)
8 100 SHS POSSIS MEDICAL INC	03/09/00	09/17/01	1,124.	1,160.	-36.	
300 SHS POSSIS MEDICAL INC	03/09/00	09/17/01	3,449.	3,480.	-31.	
100 SHS POSSIS MEDICAL INC	06/22/00	12/12/01	1,719.	686.	1,033.	

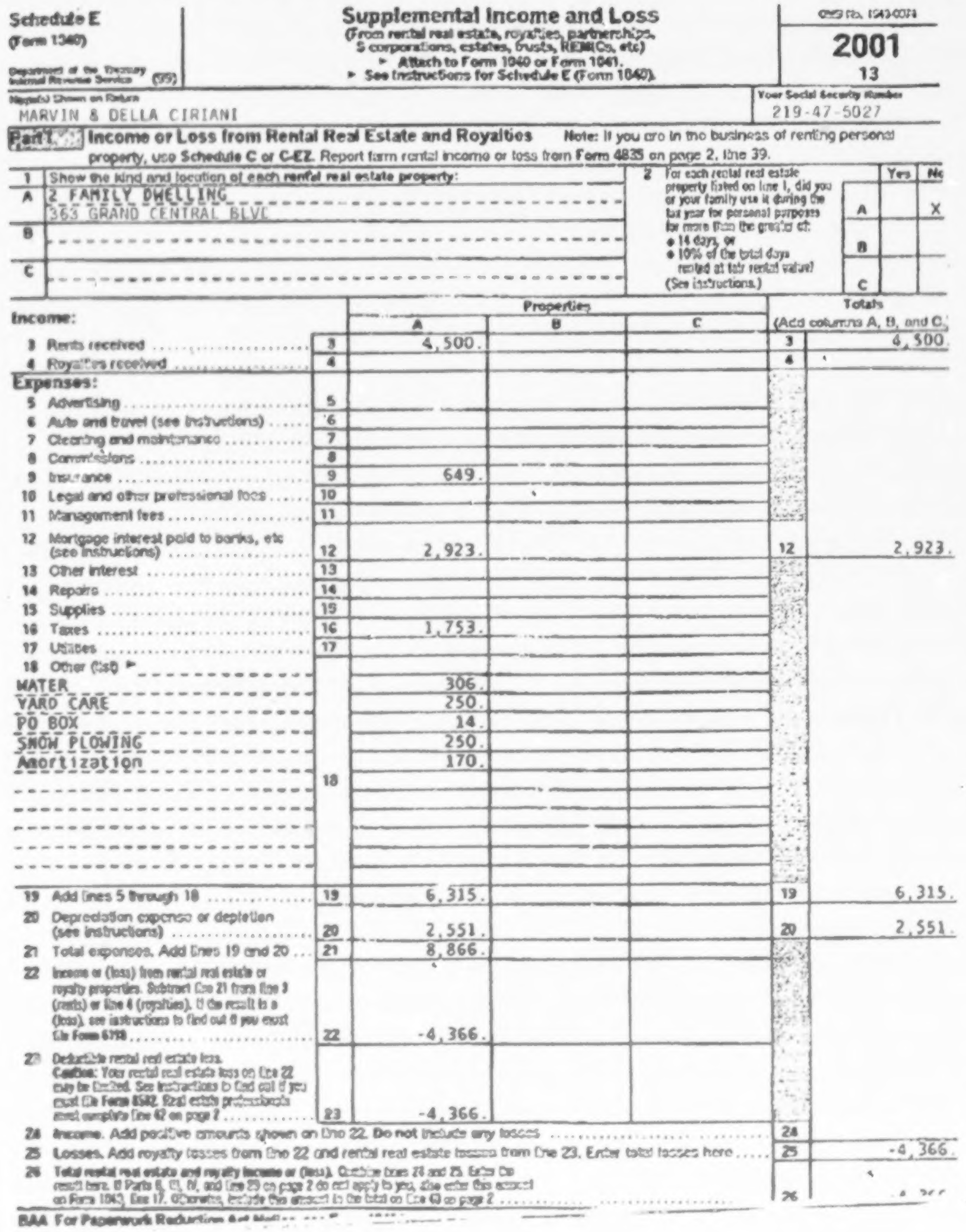
9 Enter your long-term totals, if any, from Schedule D-1, line 9	9			
10 **Total long-term sales price amounts.** Add lines 8 and 9 in column (d)	10	6,292.		
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824		11		
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1		12		
13 Capital gain distributions. See instr.		13		
14 Long-term capital loss carryover. Enter in both columns (f) and (g) the amount, if any, from line 13 of your 2000 Capital Loss Carryover Worksheet		14	-2,942.	-2,942.
15 Combine lines 8 through 14 in column (g)		15		-2,942.
16 **Net long-term capital gain or (loss).** Combine lines 8 through 14 in column (f)		16	-1,976.	

Next: Go to Part III on page 2.

*28% rate gain or loss includes all 'collectibles gains and losses' (as defined in the instructions) and up to 50% of the eligible gain on qualified small business stock (see instructions).

BAA For Paperwork Reduction Act Notice, see Form 1040 instructions. Schedule D (Form 1040) 2001

FDIA0612 12/05/01



Schedule E (Form 1040)
Department of the Treasury Internal Revenue Service (99)

Supplemental Income and Loss

(From rental real estate, royalties, partnerships, S corporations, estates, trusts, REMICs, etc)
► Attach to Form 1040 or Form 1041.
► See Instructions for Schedule E (Form 1040).

OMB No. 1545-0074
2001
13

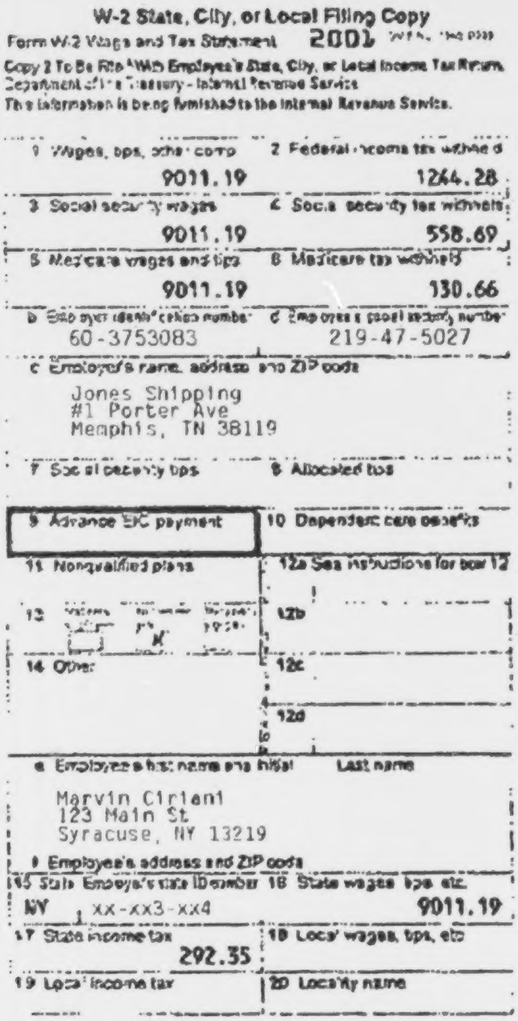
Name(s) Shown on Return: MARVIN & DELLA CIRIANI
Your Social Security Number: 219-47-5027

Part I **Income or Loss from Rental Real Estate and Royalties** **Note:** If you are in the business of renting personal property, use **Schedule C or C-EZ**. Report farm rental income or loss from **Form 4835** on page 2, line 39.

	1 Show the kind and location of each rental real estate property:	2 For each rental real estate property listed on line 1, did you or your family use it during the tax year for personal purposes for more than the greater of: • 14 days, or • 10% of the total days rented at fair rental value? (See instructions.)	Yes	No
A	2 FAMILY DWELLING 363 GRAND CENTRAL BLVD	A		X
B		B		
C		C		

		Properties A	Properties B	Properties C		Totals (Add columns A, B, and C)
Income:						
3 Rents received	3	4,500.			3	4,500.
4 Royalties received	4				4	
Expenses:						
5 Advertising	5					
6 Auto and travel (see instructions)	6					
7 Cleaning and maintenance	7					
8 Commissions	8					
9 Insurance	9	649.				
10 Legal and other professional fees	10					
11 Management fees	11					
12 Mortgage interest paid to banks, etc (see instructions)	12	2,923.			12	2,923.
13 Other interest	13					
14 Repairs	14					
15 Supplies	15					
16 Taxes	16	1,753.				
17 Utilities	17					
18 Other (list) ►						
WATER	18	306.				
YARD CARE		250.				
PO BOX		14.				
SNOW PLOWING		250.				
Amortization		170.				
19 Add lines 5 through 18	19	6,315.			19	6,315.
20 Depreciation expense or depletion (see instructions)	20	2,551.			20	2,551.
21 Total expenses. Add lines 19 and 20	21	8,866.				
22 Income or (loss) from rental real estate or royalty properties. Subtract line 21 from line 3 (rents) or line 4 (royalties). If the result is a (loss), see instructions to find out if you must file Form 6198	22	-4,366.				
23 Deductible rental real estate loss. **Caution:** Your rental real estate loss on line 22 may be limited. See instructions to find out if you must file Form 8582. Real estate professionals must complete line 42 on page 2	23	-4,366.				
24 **Income.** Add positive amounts shown on line 22. **Do not** include any losses					24	
25 **Losses.** Add royalty losses from line 22 and rental real estate losses from line 23. Enter total losses here					25	-4,366.
26 **Total rental real estate and royalty income or (loss).** Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 39 on page 2 do not apply to you, also enter this amount on Form 1040, line 17. Otherwise, include this amount in the total on line 40 on page 2					26	

BAA For Paperwork Reduction Act Notice

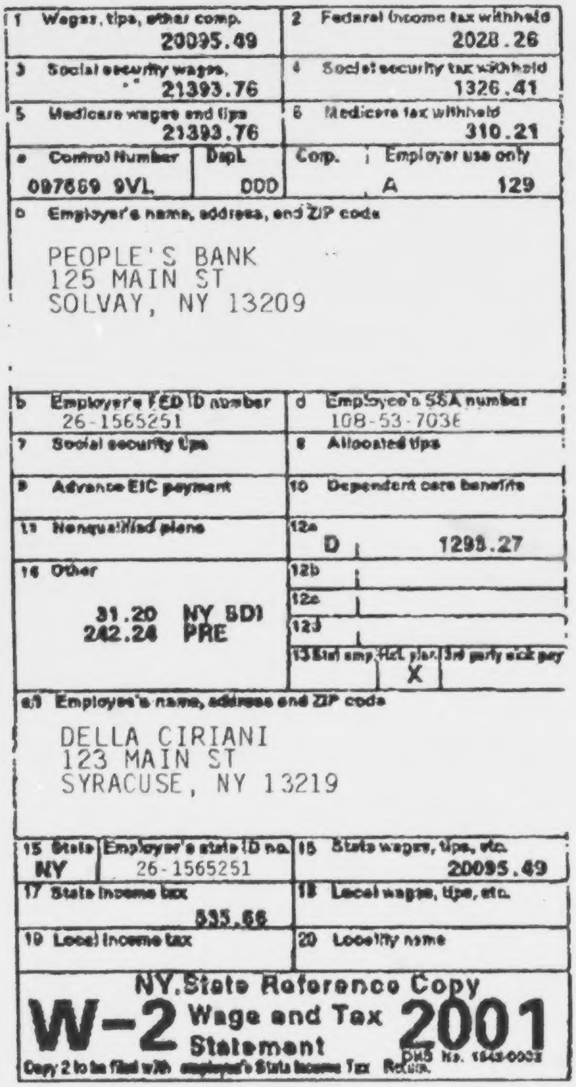


W-2 State, City, or Local Filing Copy

Form W-2 Wage and Tax Statement 2001

Copy 2 To Be Filed With Employee's State, City, or Local Income Tax Return.
Department of the Treasury - Internal Revenue Service
This information is being furnished to the Internal Revenue Service.

1 Wages, tips, other comp 9011.19	2 Federal income tax withheld 1264.28
3 Social security wages 9011.19	4 Social security tax withheld 558.69
5 Medicare wages and tips 9011.19	6 Medicare tax withheld 130.66
b Employer identification number 60-3753083	d Employee's social security number 219-47-5027
c Employer's name, address and ZIP code Jones Shipping #1 Porter Ave Memphis, TN 38119	
7 Social security tips	8 Allocated tips
9 Advance EIC payment	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12
13 [illegible] X	12b
14 Other	12c
	12d
e Employee's first name and initial Last name Marvin Ciriani 123 Main St Syracuse, NY 13219 f Employee's address and ZIP code	
15 State Employer's state ID number NY xx-xx3-xx4	16 State wages, tips, etc. 9011.19
17 State income tax 292.35	18 Local wages, tips, etc
19 Local income tax	20 Locality name



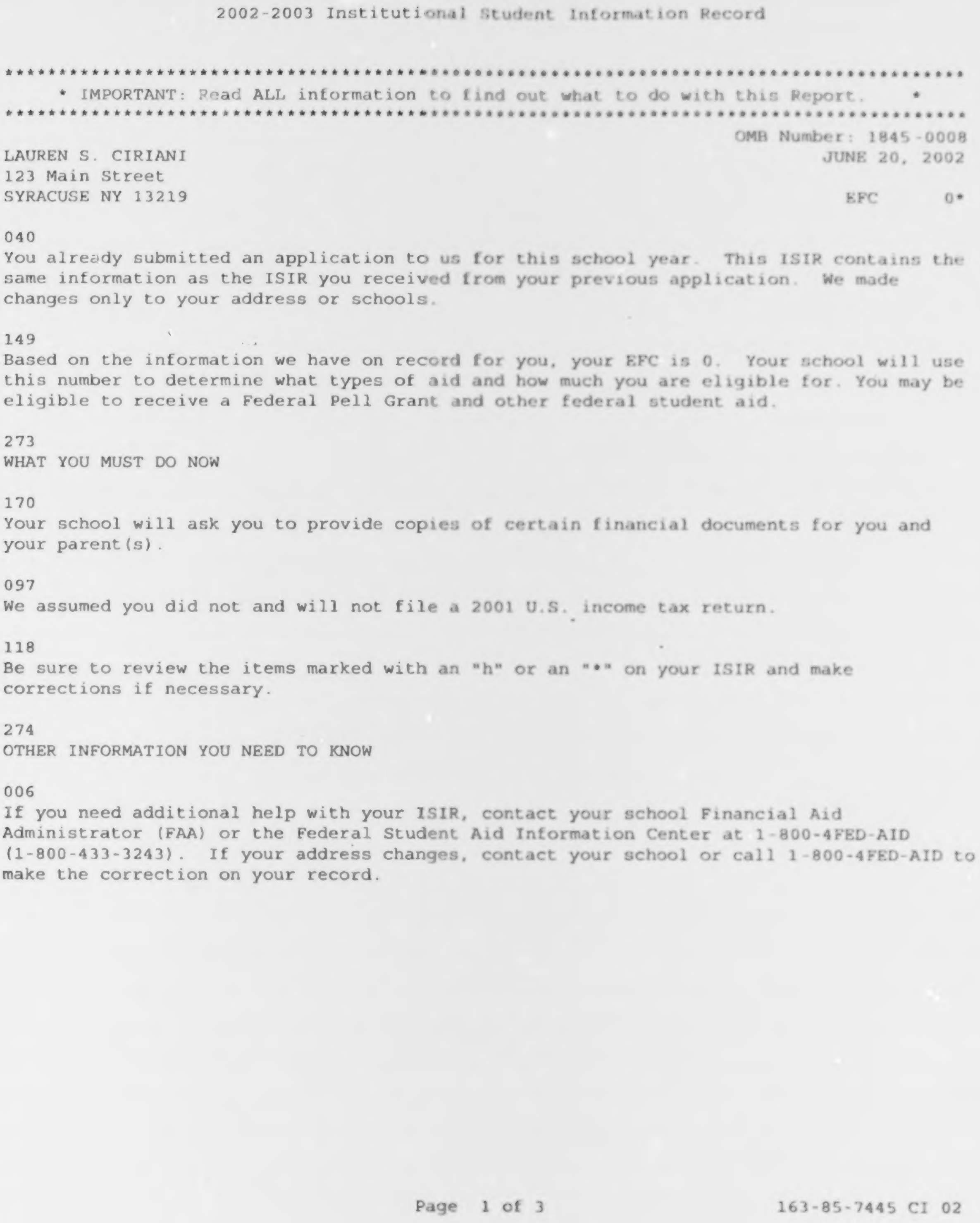
1 Wages, tips, other comp. 20095.49	2 Federal income tax withheld 2028.26
3 Social security wages 21393.76	4 Social security tax withheld 1326.41
5 Medicare wages and tips 21393.76	6 Medicare tax withheld 310.21
a Control Number 097669 9VL Dept. 000	Corp. Employer use only A 129
b Employer's name, address, and ZIP code PEOPLE'S BANK 125 MAIN ST SOLVAY, NY 13209	
b Employer's FED ID number 26-1565251	d Employee's SSA number 108-53-7036
7 Social security tips	8 Allocated tips
9 Advance EIC payment	10 Dependent care benefits
11 Nonqualified plans	12a D 1298.27
14 Other 31.20 NY SDI 242.24 PRE	12b 12c 12d
	13 Stat emp. ☐ Ret. plan ☒ 3rd party sick pay ☐
e/f Employee's name, address and ZIP code DELLA CIRIANI 123 MAIN ST SYRACUSE, NY 13219	
15 State NY Employer's state ID no. 26-1565251	16 State wages, tips, etc. 20095.49
17 State income tax 535.66	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

NY.State Reference Copy

W-2 Wage and Tax Statement **2001**

OMB No. 1545-0008

Copy 2 to be filed with employee's State Income Tax Return.



2002-2003 Institutional Student Information Record

```
********************************************************************************
     * IMPORTANT: Read ALL information to find out what to do with this Report.     *
********************************************************************************
```

OMB Number: 1845-0008

LAUREN S. CIRIANI
123 Main Street
SYRACUSE NY 13219

JUNE 20, 2002

EFC 0*

040
You already submitted an application to us for this school year. This ISIR contains the same information as the ISIR you received from your previous application. We made changes only to your address or schools.

149
Based on the information we have on record for you, your EFC is 0. Your school will use this number to determine what types of aid and how much you are eligible for. You may be eligible to receive a Federal Pell Grant and other federal student aid.

273
WHAT YOU MUST DO NOW

170
Your school will ask you to provide copies of certain financial documents for you and your parent(s).

097
We assumed you did not and will not file a 2001 U.S. income tax return.

118
Be sure to review the items marked with an "h" or an "*" on your ISIR and make corrections if necessary.

274
OTHER INFORMATION YOU NEED TO KNOW

006
If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED-AID to make the correction on your record.

Page 1 of 3

163-85-7445 CI 02

```
               2002-2003 Institutional Student Information Record

Student ID               163-85-7445 CI 02    EFC                                  0*

STEP ONE (THE STUDENT) (Q1 - Q35)           Dependency Status                     D
Name                      LAUREN S. CIRIANI
Address:                    123 Main Street  Net Worth of Investments              0
                          SYRACUSE NY 13219  Net Worth of Business/Farm            0
Social Security Number          163-85-7445  Cash, Savings, and Checking
Date of Birth                    01/12/1982  No. of Months VA Benefits Received    0
Permanent Home Phone #        (315)555-1212  Monthly VA Educational Benefits       0
E-mail Address
Driver's License #          SFA-111555111-NY STEP THREE (THE STUDENT) (Q52 - Q58)
Citizenship Status               U.S. CITIZEN Born Before 1-1-1979?               NO
Alien Registration Number                    Master's/Doctorate Prog. in 2002-2003? NO
Marital Status                    UNMARRIED  Is Student Married?                  NO
Marital Status Date                          Have Children You Support?           NO
Enroll Plan Summer 2002       NOT ATTENDING  Dependents Other Than Children/Spouse? NO
Enroll Plan Fall 2002   FULL TIME/NOT SURE   Orphan or Ward of the Court?         NO
Enroll Plan Wint 2002-3 FULL TIME/NOT SURE   Veteran of U.S. Armed Forces?        NO
Enroll Plan Spring 2003 FULL TIME/NOT SURE
Enroll Plan Summer 2003       NOT ATTENDING  STEP FOUR (PARENTS) (Q59 - Q83)
Father's Educational Level      HIGH SCHOOL  Marital Status          MARRIED/REMARRIED
Mother's Educational Level      HIGH SCHOOL  Father's/Stepfather's SSN     219-47-5027
State of Legal Residence                 NY  Father's Last Name                CIRIANI
Legal Resident before 1-1-1997?         YES  Mother's/Stepmother's SSN     108-53-7036
Legal Residence Date                         Mother's Last Name                CIRIANI
Are You Male?                            NO  Number of Family Members               06
Register for Selective Service?              Number in College in 2002-2003          1
Degree/Certificate                   1st BA  State of Legal Residence               NY
Grade Level in College                       Legal Residents before 1-1-1997?      YES
HS Diploma or GED Received?             YES  Legal Residence Date
First Bachelor's Degree by 7-1-2002?     NO  Age of Older Parent                    53
Interested in Student Loans?            YES  Tax Return Filed?               COMPLETED
Interested in Student Employment?       YES  Type of 2001 Tax Return Used         1040
Drug Conv Affecting Elig?                NO  Eligible to File 1040A or 1040EZ?      NO
                                             Adjusted Gross Income               32608
STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)      U.S. Income Tax Paid                  368
hTax Return Filed?                           Exemptions Claimed                     06
hType of 2001 Tax Return Used                Father's Inc Earned From Work        9011
 Eligible to File 1040A or 1040EZ?           Mother's Inc Earned From Work       22826
hAdjusted Gross Income                       Total from Worksheet A                462
hU.S. Income Tax Paid                        Total from Worksheet B               1298
hExemptions Claimed                      00  Total from Worksheet C                  0
 Student's Inc Earned From Work              Net Worth of Investments                0
 Spouse's Inc Earned From Work               Net Worth of Business/Farm              0
 Total from Worksheet A                      Cash, Savings, and Checking          1000
 Total from Worksheet B
 Total from Worksheet C                      STEP FIVE (STUDENT HH) (Q84 - Q85)
                                             Number Family Members                  06
                                             Number in College in 2002-2003          1


     *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                  Page  2 of 3
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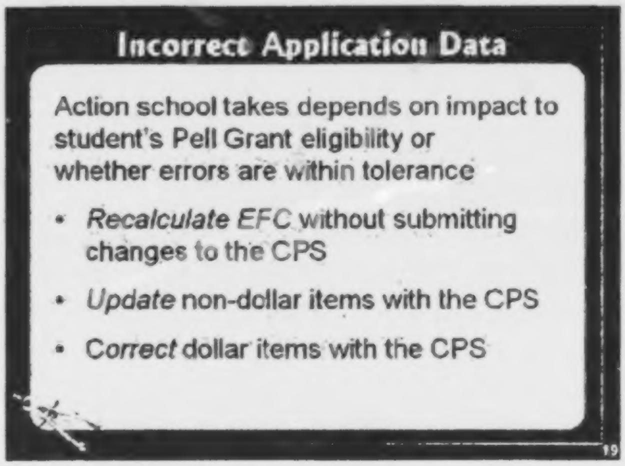


Incorrect Application Data

Action school takes depends on impact to student's Pell Grant eligibility or whether errors are within tolerance

- *Recalculate EFC* without submitting changes to the CPS
- *Update* non-dollar items with the CPS
- *Correct* dollar items with the CPS

19

Incorrect Application Data

If application information is incorrect, the action the school takes depends on if the error(s) are within the acceptable verification tolerance limit and if the error(s) decrease the student's Pell Grant eligibility. The school may need to:

- *Recalculate the EFC* without having to submit data changes to the CPS for reprocessing
- *Update* non-dollar items (household size, number in college and dependency status, except as a result of the student's marital status) with the CPS
- *Correct* dollar items (AGI, taxes paid, untaxed income) with the CPS

If errors are *within the acceptable verification tolerance*, the school is not required to recalculate the EFC, nor is the school required to submit corrections to the CPS for reprocessing.

Verification tolerance refers to the acceptable limit for small *dollar-value errors* that don't significantly impact the student's eligibility (tolerance doesn't apply to errors to non-dollar values). The tolerance limit is $400 and applies to the net difference between the sum of applicant-reported (incorrect) AGI, plus untaxed income, less U.S. income tax paid; and the sum of the verified (correct) AGI, plus untaxed income, less the verified U.S. income tax paid.

If errors are *not within the acceptable tolerance*, the action a school takes depends on the change to the student's EFC and/or the kind of Title IV aid the student receives.

- If Pell Grant eligibility decreases (i.e., EFC increases), corrections must be submitted.
- If Pell Grant eligibility increases (i.e., EFC decreases), corrections must be submitted only if the school wants to pay the student the higher amount.
- If the student receives need-based Title IV aid other than the Pell Grant, the school must recalculate the EFC, but is not required to submit corrections to the CPS (however, the school is liable for any overpayment resulting from the school's recalculation error).

Note:

For those additional items that the school's policy requires be verified, errors made to the items that are outside of verification tolerance require that the EFC be recalculated.

2002-2003 Verification Working Paper

Student Lauren Ciriani **SSN** 163-85-7445 . **TC** 02 **Dependency** D .

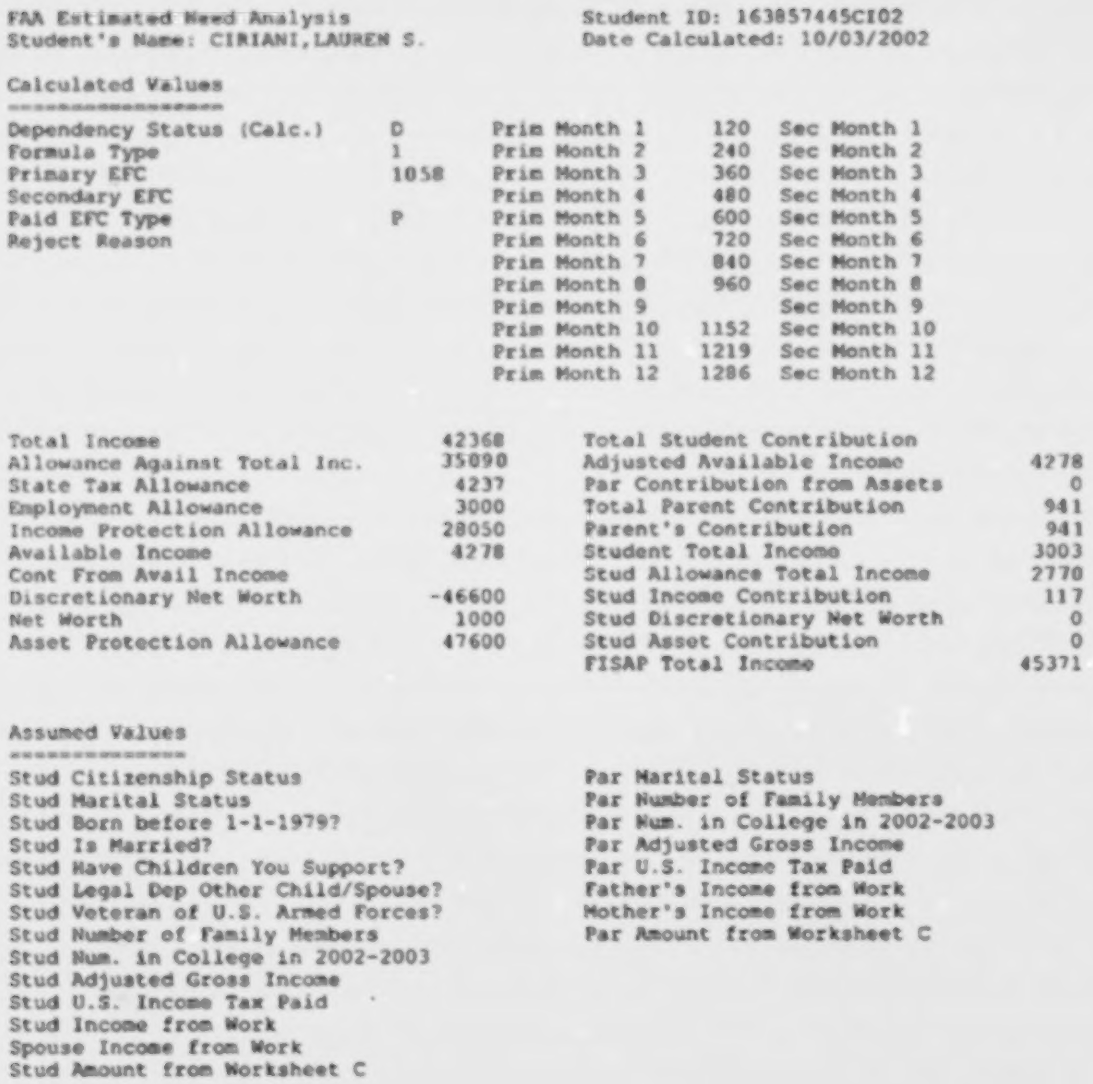
Tax Returns Filed Circle One:						
	Student/Spouse	**1040**	**1040A**	**1040EZ**	**Other**	**None**
	Parent(s)	**1040**	**1040A**	**1040EZ**	**Other**	**None**

Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet						6	6	✓		
# in College Student's signed Worksheet						1	3		✓	
AGI IRS :1040-33; 1040A-19; 1040EZ-4; Telefile-I	---	3,003		✓		32,608	32,608	✓		
Total from Worksheet A IRS:1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-I.2	---	---	✓			462	462	✓		
Total from Worksheet B W-2 12a to 12d IRS:1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16	---	---	✓			1,298	9,298		✓	
Student Earnings Non-filers only W-2 or signed Worksheet	---	---			✓	---	---			✓
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet	---	---			✓	---	---			✓
Total Income										
Less U.S. Income Tax Paid IRS:1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2	---	0	✓			368	368	✓		
TOTAL										
Difference										

Indicate the action taken: ☐ Within tolerance, no action taken

☑ EFC recalculated (1058) ☑ Corrections submitted to CPS

FAA BT Best **Date** 9-26-02 .

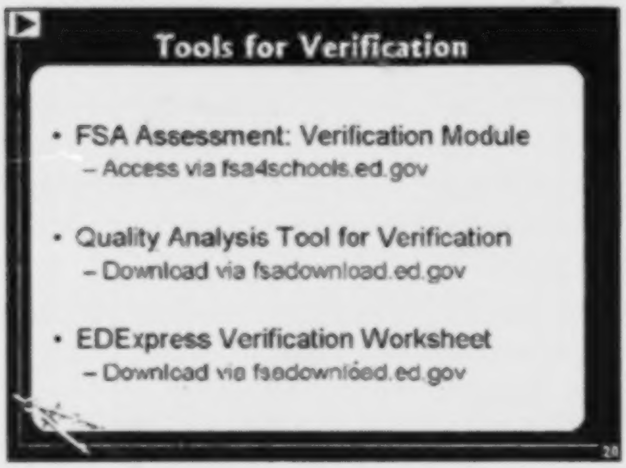


```
FAA Estimated Need Analysis                      Student ID: 163857445CI02
Student's Name: CIRIANI,LAUREN S.                Date Calculated: 10/03/2002

Calculated Values
=================
Dependency Status (Calc.)      D        Prim Month 1      120   Sec Month 1
Formula Type                   1        Prim Month 2      240   Sec Month 2
Primary EFC                    1058     Prim Month 3      360   Sec Month 3
Secondary EFC                           Prim Month 4      480   Sec Month 4
Paid EFC Type                  P        Prim Month 5      600   Sec Month 5
Reject Reason                           Prim Month 6      720   Sec Month 6
                                        Prim Month 7      840   Sec Month 7
                                        Prim Month 8      960   Sec Month 8
                                        Prim Month 9            Sec Month 9
                                        Prim Month 10    1152   Sec Month 10
                                        Prim Month 11    1219   Sec Month 11
                                        Prim Month 12    1286   Sec Month 12


Total Income                          42368     Total Student Contribution
Allowance Against Total Inc.          35090     Adjusted Available Income          4278
State Tax Allowance                    4237     Par Contribution from Assets          0
Employment Allowance                   3000     Total Parent Contribution           941
Income Protection Allowance           28050     Parent's Contribution               941
Available Income                       4278     Student Total Income               3003
Cont From Avail Income                          Stud Allowance Total Income        2770
Discretionary Net Worth              -46600     Stud Income Contribution            117
Net Worth                              1000     Stud Discretionary Net Worth          0
Asset Protection Allowance            47600     Stud Asset Contribution               0
                                                FISAP Total Income                45371


Assumed Values
==============
Stud Citizenship Status                         Par Marital Status
Stud Marital Status                             Par Number of Family Members
Stud Born before 1-1-1979?                      Par Num. in College in 2002-2003
Stud Is Married?                                Par Adjusted Gross Income
Stud Have Children You Support?                 Par U.S. Income Tax Paid
Stud Legal Dep Other Child/Spouse?              Father's Income from Work
Stud Veteran of U.S. Armed Forces?              Mother's Income from Work
Stud Number of Family Members                   Par Amount from Worksheet C
Stud Num. in College in 2002-2003
Stud Adjusted Gross Income
Stud U.S. Income Tax Paid
Stud Income from Work
Spouse Income from Work
Stud Amount from Worksheet C
```



Tools for Verification

- FSA Assessment: Verification Module
  - Access via fsa4schools.ed.gov
- Quality Analysis Tool for Verification
  - Download via fsadownload.ed.gov
- EDExpress Verification Worksheet
  - Download via fsadownload.ed.gov

Tools for Verification

There are multiple tools available to an FAA to help with verification.

The FSA Verification Module is the newest among FSA's assessment modules and is designed to help both assess your school's compliance with verification requirements and review your school's verification policy. As do all the FSA Assessment modules, the Verification Module includes a Management Enhancement Worksheet that can be used to identify areas for improvement and to create a plan that addresses needed improvements in your school's verification policy and practices.

The Quality Analysis Tool can help a school gather useful information upon which to base its verification policy. This tool:

- Allows schools to do in-depth analysis of application populations by comparing initial ISIR data to paid-on ISIR data
- Helps find errors that cause EFC changes so schools can educate students and parents on how to avoid these errors
- Helps better target the school's verification selection profile to improve verification
- Allows records selected for institutional verification to be flagged

Finally, when verifying a student's data, the EDExpress Verification Worksheet (part of the EDExpress suite) is a useful tool for FAAs. It helps the FAA document and accurately calculate any differences found between ISIR data you import into the system and the data the student provided on verification documents, such as federal tax returns or Verification Worksheets.

Note:

All these tools can be accessed via the Schools Portal at **fsa4schools.ed.gov**. *Supplement A has instructions on accessing the various tools and examples of the QA Tool reports.*

Key Learning Points

Check what you learned about verifying application data by answering the following questions.

1. Explain verification tolerance.
2. Explain when corrected data must be submitted to the CPS.
3. Explain the difference between an *update* and a *correction*.
4. Explain how verification impacts making a PJ adjustment.

Module 3: Verification and Data Integrity Learning & Job Aids

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Quality Analysis Tool for Verification: Field Range Report with Corrected Field Counts 16

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Verification Policy Requirements

Schools are required to have written verification policies and procedures, but ED allows a lot of flexibility. At a minimum, schools must specify deadlines for students to submit documentation and consequences of not doing so. They must also specify methods of notifying students of resulting award changes, correction procedures for students, and standard procedures for referring overpayment cases to ED, as well as suspected cased of fraud to the Inspector General (IG).

Requirement	**Must specify**
Written Verification Policies for schools	• How applications are selected • Student deadlines • How students are notified of award changes • How students make corrections • How overpayments are made
Notice to Students	• Documentation requirements for verification process if student's application is selected for verification • Student responsibilities during verification process • Notification methods of results of verification

Verification Exclusions

Some applications selected for verification may be exempt from some or all verification requirements due to certain unusual circumstances, such as:

General Exclusion	**Specific Description**
	Application doesn't have to be verified if the...
Parent or spouse can't be contacted by normal means	• Dependent student's parents' address is unknown and cannot be obtained • Dependent student's parents are in a foreign country and cannot be contacted by normal means of communication • Independent student has an address that is unknown and cannot be obtained
Parent or spouse is incapacitated	• Student's spouse/parent is physically or mentally incapacitated
Death	• Student dies
Incarceration	• Student is incarcerated
Not receiving Title IV aid	• Student is not receiving Title IV need-based aid (for reasons other than the student's failure to complete verification)
Applicant verified by another school	• Student's application was verified by another school and that school provides a letter indicating that the application (and corresponding transaction number) was verified
Recent immigration	• Student is a recent immigrant who arrived in the U.S. during calendar years 2002 or 2003 (for the 2002-2003 award year)
Resident of certain Pacific Islands	• Student is a resident of certain Pacific Islands (also applies to the dependent student's parent(s) if the parent is a resident of certain Pacific Islands)

Notes:

Except in the case of the student's death, none of these verification exclusions excuses the school from the requirement to resolve conflicting information.

See the Application and Verification Guide for more information about circumstances that don't require verifying the household size and number in college.

Acceptable Documentation for Verification

Required Verification Items	Acceptable Documentation
Household size	• Verification worksheet • Other signed statement listing the names and age of each family member and the relationship to the applicant
Number enrolled in college	• Verification worksheet • Other signed statement listing the name, age and institution of each family member who is or will be attending a postsecondary institution on at least a half-time basis during the award year, or • Institutional certification
Adjusted Gross Income (AGI) and U.S. income tax paid for Tax Filers	Copy of tax return not available: • Copy of an IRS form that lists tax account information, such as IRS Form 4506 (must be signed if not sent directly by the IRS) • If IRS can't provide tax account information, can accept a copy of the W-2 for everyone whose income is listed on the FAFSA – If W-2 is unavailable, can accept a signed statement certifying that income and other appropriate information is correct Copy of tax return available: • U.S. income tax return signed by the tax payer (or by one tax payer if a joint return) – IRS Forms 1040, 1040A or 1040 EZ – Can accept copy of the original signed return via photocopy, fax, digital image • If copy of original didn't include signature, filer must provide an original signature on the copy – Can accept form that has been completed to duplicate original and that has been signed by the filer – Can accept paper return with tax preparer's name and SSN or EIN number stamped, typed or printed on the return – For forms filed electronically, can accept printed copies of the forms that are signed by the filer • Electronic filing (e-file) – Can accept IRS Form 1040PC or other copy of the return generated by the software that is signed by at least one of the tax filers – Can't use IRS Form 8453 (doesn't include enough information) • Telefile – TeleFile Tax Record is acceptable, but must contain the filer's 10-digit IRS confirmation number in Line N and must be signed by the filer

Required Verification Items	Acceptable Documentation
Adjusted Gross Income (AGI) and U.S. income tax paid for Tax Filers	Nonresident filers • Form 1040NR (special form filed by certain nonresidents) Foreign income • Foreign/non-IRS tax returns are considered the equivalent to an IRS Form 1040 for verification purposes
Adjusted Gross Income (AGI) and U.S. income tax paid (Non-filers)	• Signed verification worksheet or other signed statement certifying that the applicant and/or parent/spouse has not nor is required to file, along with the sources and amounts of income • Can accept copies of the W-2 forms
Untaxed income and benefits: Child support	• Verification worksheet or • Other appropriately signed statement certifying the amount of child support received – If school has reason to believe information provided is inaccurate, applicant must verify the amount reported by providing • Copy of separation or divorce degree showing the amount • Statement from the parent who provides the child support indicating the amount provided • Copies of the cancelled child support checks or money orders
Untaxed income and benefits: Social Security benefits	Needed when there is a reason to believe benefits were not reported or were reported incorrectly • Verification worksheet • Documentation from Social Security Administration showing the amounts of benefits received for the appropriate individuals listed, or • Other appropriately signed statement certifying the amount listed on the FAFSA is correct
Untaxed income and benefits: IRA or Keogh deductions	• Signed U.S. income tax return
Untaxed income and benefits: Interest on tax free bonds	• Signed U.S. income tax return
Untaxed income and benefits: Foreign income exclusion	• Signed IRS Forms 2555 or 2555EZ
Untaxed income and benefits: Earned income credit	• Signed U.S. income tax return

U.S. Department
of Education

2002-2003 Verification Worksheet

Federal Student Aid Programs

Dependent

FORM APPROVED
OMB NO. 1845-0041
EXP. DATE 12/31/2003

Your application was selected for review in a process called "Verification." In this process, your school will be comparing information from your application with signed copies of your and your parent(s)' 2001 Federal tax forms, or with W-2 forms or other financial documents. The law says we have the right to ask you for this information before awarding Federal aid. If there are differences between your application information and your financial documents, you may need to send in corrections on your Student Aid Report (SAR), or your school may send corrections electronically, to have your information reprocessed.

Complete this verification form and submit it to your financial aid administrator as soon as possible, so that your financial aid won't be delayed. Your financial aid administrator will help you.

What you should do

1. Collect your and your parent(s)' financial documents (signed Federal income tax forms, W-2 forms, etc.).
2. Talk to your financial aid administrator if you have questions about completing this worksheet.
3. Fill in and sign the worksheet—you and at least one parent.
4. Take the completed worksheet, tax forms, and any other documents your school needs to your financial aid administrator.
5. Your financial aid administrator will compare information on the documents. You may need to make corrections on your SAR and send it back to the application processor.

Your school must review the requested information, under the financial aid program rules (34 CFR, Part 668).

A. Student Information

Last name First name M.I.
Social Security Number
Address (include apt. no.)
Date of birth
City State ZIP code
Phone number (include area code)

B. Family Information

List the people in your parents' household, include:

- yourself and your parent(s) (including stepparent) even if you don't live with your parents, and
- your parents' other children, even if they don't live with your parent(s), if (a) your parents provide more than half of their support from July 1, 2002 through June 30, 2003, or (b) the children would be required to provide parental information when applying for Federal Student Aid, and
- other people if they now live with your parents, and your parents provide more than half of their support and will continue to provide more than half of their support from July 1, 2002 through June 30, 2003.

Write the names of all household members. Also write in the name of the college for any household member, excluding your parent(s), who will be attending college at least half-time between July 1, 2002 and June 30, 2003, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
Missy Jones (example)	18	Sister	Central University
		Self	

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0041. The time required to complete this information collection is estimated to average twelve minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-5345. If you have comments or concerns regarding the status of your individual submission of this form, write directly to: Application and Pell Processing Systems Division, U.S. Department of Education, 400 Maryland Avenue, S.W., Washington, DC 20202-5345.

C. Student's Tax Forms and Income Information (all applicants) Dependent

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If you did not keep a copy of the tax return, request a copy from your tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☐ Check and attach signed tax return.

☐ Check and complete: signed tax return will be submitted to the school by ____________________(date).

☐ Check here if you will not file and are not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See worksheets A&B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d.	$
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If you did not file and are not required to file a 2001 Federal income tax return, list below your employer(s) and any income received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

D. Parent(s)' Tax Forms and Income Information

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If your parent(s) did not keep a copy of the tax return, request a copy from the tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☐ Check and attach signed tax return(s).

☐ Check and complete: signed tax return(s) will be submitted to the school by ____________________(date).

☐ Check here if your parent(s) will not file and are not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See worksheets A & B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d.	$
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If your parent(s) did not file and are not required to file a 2001 Federal income tax return, list below your parent(s)' employer(s) and any income they received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

E. Sign this Worksheet

By signing this worksheet, we certify that all the information reported on it is complete and correct. At least one parent must sign.

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

____

Student Date

____

Parent Date

Do not mail this worksheet to the Department of Education. Take it to your Financial Aid Administrator at your school. Don't forget to sign your tax forms.

Independent

U.S. Department of Education

2002-2003 Verification Worksheet

Federal Student Aid Programs

FORM APPROVED
OMB NO. 1845-0041
EXP. DATE 12/31/2003

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Complete this verification form and submit it to your financial aid administrator as soon as possible, so that your financial aid won't be delayed. Your financial aid administrator will help you.

What you should do

1. Collect your (and your spouse's) financial documents (signed Federal income tax forms, W-2 forms, etc.).
2. Talk to your financial aid administrator if you have questions about completing this worksheet.
3. Fill in and sign the worksheet.
4. Take the completed worksheet, tax forms, and any other documents your school needs to your financial aid administrator.
5. Your financial aid administrator will compare information on the documents. You may need to make corrections on your SAR and send it back to the application processor.

Your school must review the requested information, under the financial aid program rules (34 CFR, Part 668).

A. Student Information

Last name First name M.I.

Social Security Number

Address (include apt. no.)

Date of birth

City State ZIP code

Phone number (include area code)

B. Family Information

List the people in your household, include:

- yourself, and your spouse if you have one, and
- your children, if you will provide more than half of their support from July 1, 2002 through June 30, 2003, and
- other people if they now live with you, and you provide more than half of their support and will continue to provide more than half of their support from July 1, 2002 through June 30, 2003.

Write the names of all household members. Also write in the name of the college for any household member, excluding your parent(s), who will be attending college at least half-time between July 1, 2002 and June 30, 2003, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
Martha Jones(example)	*24*	*Wife*	*City University*
		Self	

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0041. The time required to complete this information collection is estimated to average twelve minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-5345. If you have comments or concerns regarding the status of your individual submission of this form, write directly to: Application and Pell Processing Systems Division, U.S. Department of Education, 400 Maryland Avenue, S.W., Washington, DC 20202-5345.

C. Student's Tax Forms and Income Information (all applicants) **Independent**

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If you did not keep a copy of the tax return, request a copy from your tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☐ Check and attach signed tax return.
☐ Check and complete: signed tax return will be submitted to the school by ____________________(date).
☐ Check if you will not file and are not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See Worksheets A & B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d.	$
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If you did not file and are not required to file a 2001 Federal income tax return, list below your employer(s) and any income received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

D. Spouse's Tax Forms and Income Information (if student is married)

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If your spouse did not keep a copy of the tax return, request a copy from the tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☐ Check if you and your spouse did or will file a joint return.
☐ Check and attach signed tax return if your spouse filed a separate return.
☐ Check and complete: signed tax return will be submitted to the school by ____________________(date).
☐ Check if your spouse will not file and is not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See Worksheets A & B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d.	$
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If your spouse did not file and is not required to file a 2001 Federal income tax return, list below your spouse's employer(s) and any income received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

E. Sign this Worksheet

By signing this worksheet, I (we) certify that all the information reported on it is complete and correct. If married, spouse's signature is optional.

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

____
Student Date

____
Spouse Date

Do not mail this worksheet to the Department of Education. Take it to your Financial Aid Administrator at your school. Don't forget to sign your tax forms.

2002-2003 Verification Working Paper

Student ________________________ **SSN** ________________ **TC**_____ **Dependency**_____

Tax Returns Filed Circle One:	**Student/Spouse**	**1040**	**1040A**	**1040EZ**	**Other**	**None**
	Parent(s)	**1040**	**1040A**	**1040EZ**	**Other**	**None**

Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet										
# in College Student's signed Worksheet										
AGI IRS:1040-33; 1040A-19; 1040EZ-4; Telefile-I										
Total from Worksheet A IRS:1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-L2										
Total from Worksheet B W-2 12a to 12d IRS:1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16										
Student Earnings Non-filers only W-2 or signed Worksheet										
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet										
Total Income										
Less U.S. Income Tax Paid IRS:1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2										
TOTAL										
Difference										

Indicate the action taken: ☐ Within tolerance, no action taken
☐ EFC recalculated ☐ Corrections submitted to CPS

FAA ______________________________________ **Date** ____________________

Instructions for Completing 2002-2003 Verification Working Paper

#	Action
1	Enter the Student's Name, Current SSN, TC #, Dependency Status; circle Tax Returns Filed.
2	Locate the required verification items on the Output Document and list the values in the appropriate Output Document column for the student, parent(s), and spouse (as appropriate).
3	Review the verification documents submitted by the student (e.g., federal tax returns, verification worksheet, W-2s, etc.) and list the values in the appropriate "Tax/Wksht" column for the student and, as appropriate, the student's parent(s)/spouse.
4	For each item verified for the student and, as appropriate, parent(s)/spouse, note whether the values reported match the values verified by checking the appropriate box. Y = Match N = No match NA = Not applicable
5	For each column, calculate the Total Income by adding the values for the following. 1 AGI 2 Worksheet A total 3 Worksheet B total 4 Non-filer's earnings from work
6	For each column, calculate Total by subtracting U.S. Income Tax Paid from the Total Income.
7	For the student, calculate the Difference between Output Document Total and Tax/Wksht Total.
8	For the student's parent(s)/spouse, as appropriate, calculate the Difference between Output Document Total and Tax/Wksht Total.
9	Add the Difference from the student's column to the Difference from the student's parent(s)/spouse column. If the net is $400 or less, the errors are within verification tolerance and recalculation is optional.
10	Recalculate EFC as necessary AND submit corrections to CPS as necessary. **Note: Any change to a non-dollar item requires an EFC recalculation.**

Who has to file a tax return? IRS Chart A for Most People

Rules apply to *all* U.S. citizens (regardless of where they live) and resident aliens.

If filing status is…	*and* at the end of 2001, age is …	File a return if gross income was…
Single	under 65 65 or older	$ 7,450 $ 8,550
Married filing jointly	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	$13,400 $14,300 $15,200
Married filing separately	any age	$ 2,900
Head of household	under 65 65 or older	$ 9,550 $10,650
Qualifying widower	under 65 65 or older	$10,500 $11,400

Who has to file a tax return? IRS Chart B for Children and Other Dependents

Rules apply to *all* U.S. citizens (regardless of where they live) and resident aliens.

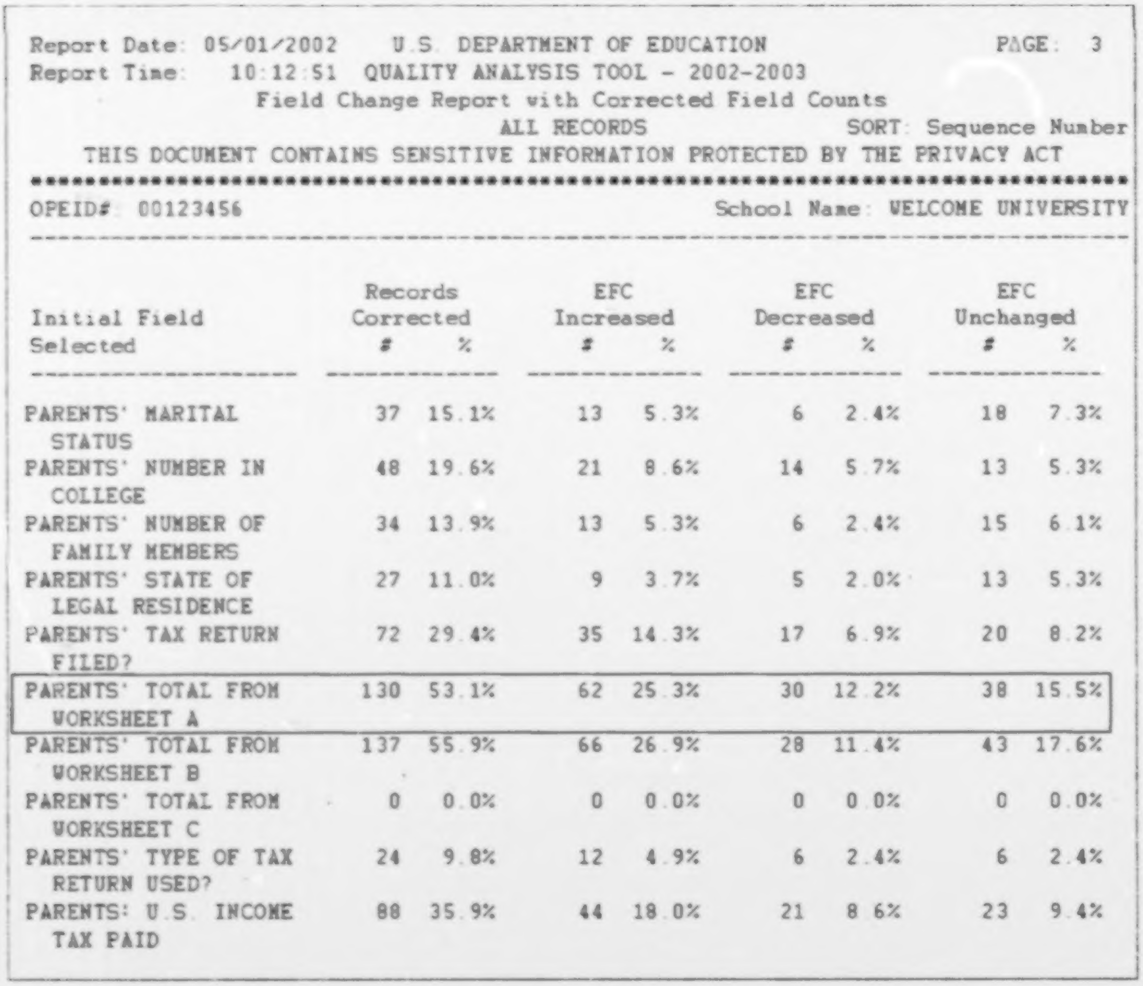
Also, applies to single dependents (based on the IRS definition of "dependent") who are under the age of 65 and are not blind.

- Unearned income was over $750
- Earned income was over $4,550
- Gross income was more than the larger of $750 *or*
- Earned income (up to $4,300) plus $250

Downloading the Quality Analysis Tool for Verification

Step	Action
1	To download and install the Quality Analysis Tool software, access the FSA download web site: fsadownload.ed.gov
2	Click **Continue**
3	Click **Continue**
4	Half-way down the page, click **Quality Analysis Tool 2003-2004 Version 3.0**
5	Click **Full Download for Win95/98/NT/2000/ME** and follow instructions
6	Download the Desk Reference
Step	**Actions for First Time Log On**
1	From the Windows Startup Programs menu, click **EDESuite**, click **Quality Analysis Tool for Windows and Quality Analysis Tool for Windows 2003-2004**
2	Type your user ID (your first time ID is SYSADMIN)
3	Type your password (your first time password is SYSADMIN) and press Tab
4	Type a new user ID and password
5	If your password needs to be changed, type your new password, and then type your password again in the Verify Password field
6	Click **OK**
7	If you see the Startup Information dialog box, read the messages displayed there, then click **Close**
8	To optimize your Quality Analysis Tool, refer to your Desk Reference and complete the following: 1. Set Up • System • Verification Edit Profile • File Management • User Database • User Security 2. Create Custom Formats 3. Import Data 4. Validate Data 5. Analyze Data

Quality Analysis Tool for Verification: Field Change Report with Corrected Field Counts



```
Report Date: 05/01/2002    U.S. DEPARTMENT OF EDUCATION                PAGE: 3
Report Time:    10:12:51  QUALITY ANALYSIS TOOL - 2002-2003
              Field Change Report with Corrected Field Counts
                             ALL RECORDS              SORT: Sequence Number
     THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
******************************************************************************
OPEID#: 00123456                               School Name: WELCOME UNIVERSITY
------------------------------------------------------------------------------

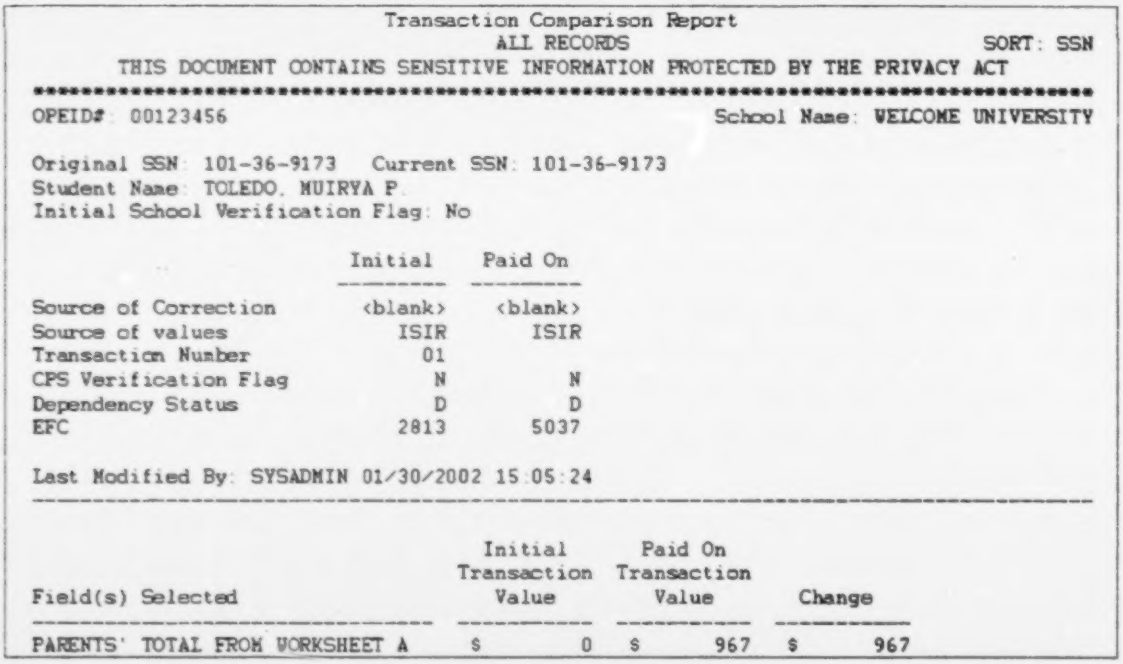
                          Records          EFC            EFC            EFC
Initial Field            Corrected      Increased      Decreased      Unchanged
Selected                  #     %        #     %        #     %        #     %
-------------------    ------------   ------------   ------------   ------------

PARENTS' MARITAL          37  15.1%       13   5.3%       6   2.4%       18   7.3%
  STATUS
PARENTS' NUMBER IN        48  19.6%       21   8.6%      14   5.7%       13   5.3%
  COLLEGE
PARENTS' NUMBER OF        34  13.9%       13   5.3%       6   2.4%       15   6.1%
  FAMILY MEMBERS
PARENTS' STATE OF         27  11.0%        9   3.7%       5   2.0%       13   5.3%
  LEGAL RESIDENCE
PARENTS' TAX RETURN       72  29.4%       35  14.3%      17   6.9%       20   8.2%
  FILED?
PARENTS' TOTAL FROM      130  53.1%       62  25.3%      30  12.2%       38  15.5%
  WORKSHEET A
PARENTS' TOTAL FROM      137  55.9%       66  26.9%      28  11.4%       43  17.6%
  WORKSHEET B
PARENTS' TOTAL FROM        0   0.0%        0   0.0%       0   0.0%        0   0.0%
  WORKSHEET C
PARENTS' TYPE OF TAX      24   9.8%       12   4.9%       6   2.4%        6   2.4%
  RETURN USED?
PARENTS: U.S. INCOME      88  35.9%       44  18.0%      21   8.6%       23   9.4%
  TAX PAID
```

This report lists fields that affect the EFC and displays the number and percentage of corrections made. It also shows the number and percentage of records for which the EFC increased, decreased, or remained unchanged as a result of a change to a selected field.

The example above reflects 260 test cases. Of the 260, 130 students (more than half of the test cases) submitted corrections to Parents Total from Worksheet A. Of these 130, the EFC changed in 92 cases (it decreased for 30, while it increased for 62).

Quality Analysis Tool for Verification: Transaction Comparison Report



```
                              Transaction Comparison Report
                                     ALL RECORDS                          SORT: SSN
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
****************************************************************************
OPEID#: 00123456                                     School Name: WELCOME UNIVERSITY

Original SSN: 101-36-9173   Current SSN: 101-36-9173
Student Name: TOLEDO, MUIRYA P
Initial School Verification Flag: No

                              Initial     Paid On
                             ---------   ---------
Source of Correction          <blank>     <blank>
Source of values                 ISIR        ISIR
Transaction Number                 01
CPS Verification Flag               N           N
Dependency Status                   D           D
EFC                              2813        5037

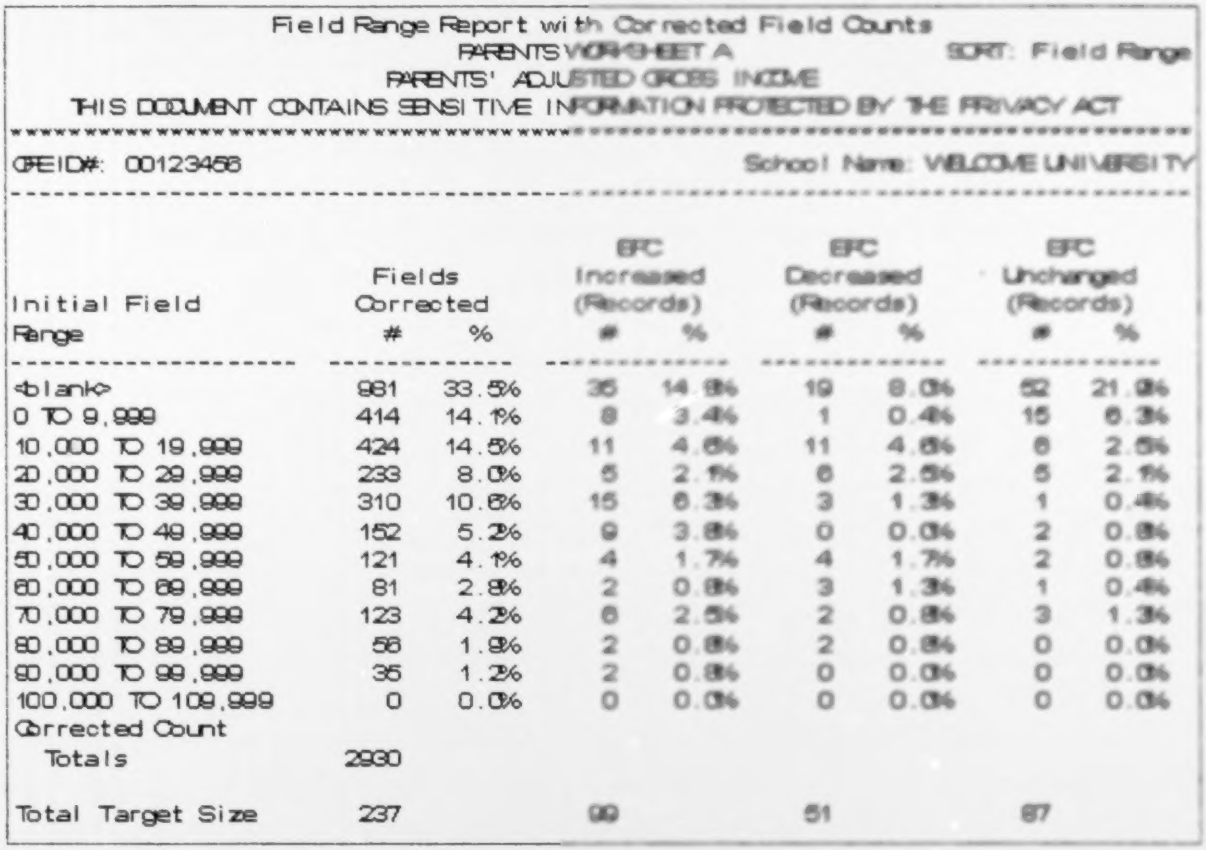
Last Modified By: SYSADMIN 01/30/2002 15:05:24
----------------------------------------------------------------------------

                                      Initial        Paid On
                                    Transaction    Transaction
Field(s) Selected                      Value          Value         Change
------------------------------     -----------    -----------    -----------
PARENTS' TOTAL FROM WORKSHEET A     $        0     $      967     $      967
```

The Transaction Comparison Report shows the demographic data and transaction comparison data for a student or a group of students, including the transaction number of each student's initial transaction.

Referring to the 260 test cases mentioned on the previous page, this example provides important student demographic information and changes in Parents' Total from Worksheet A for the 130 students who reported corrections to this FAFSA data field.

Quality Analysis Tool for Verification: Field Range Report with Corrected Field Counts



```
                  Field Range Report with Corrected Field Counts
                            PARENTS WORKSHEET A                    SORT: Field Range
                       PARENTS' ADJUSTED GROSS INCOME
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
**********************************************************************************
OPEID#: 00123456                                     School Name: WELCOME UNIVERSITY
----------------------------------------------------------------------------------

                                           EFC           EFC            EFC
                          Fields        Increased     Decreased      Unchanged
Initial Field            Corrected      (Records)     (Records)      (Records)
Range                    #       %      #     %       #     %        #     %
--------------------   ------------   ------------  ------------   ------------
<blank>                 981   33.5%     35  14.8%     19   8.0%      52  21.9%
0 TO 9,999              414   14.1%      8   3.4%      1   0.4%      15   6.3%
10,000 TO 19,999        424   14.5%     11   4.6%     11   4.6%       6   2.5%
20,000 TO 29,999        233    8.0%      5   2.1%      6   2.5%       5   2.1%
30,000 TO 39,999        310   10.6%     15   6.3%      3   1.3%       1   0.4%
40,000 TO 49,999        152    5.2%      9   3.8%      0   0.0%       2   0.8%
50,000 TO 59,999        121    4.1%      4   1.7%      4   1.7%       2   0.8%
60,000 TO 69,999         81    2.8%      2   0.8%      3   1.3%       1   0.4%
70,000 TO 79,999        123    4.2%      6   2.5%      2   0.8%       3   1.3%
80,000 TO 89,999         56    1.9%      2   0.8%      2   0.8%       0   0.0%
90,000 TO 99,999         35    1.2%      2   0.8%      0   0.0%       0   0.0%
100,000 TO 109,999        0    0.0%      0   0.0%      0   0.0%       0   0.0%
Corrected Count
  Totals               2930

Total Target Size       237             99            51             87
```

The Field Range Report with Corrected Field Counts shows the number and percentage of corrections made to the selected field for a specific increment. It also shows the number and percentage of times the EFC increased, decreased, or remained unchanged due to a change to the field.

This Report indicates, by income range, where corrections to Parents' Total from Worksheet A occurred.

Using the EDExpress Verification Worksheet

Step	Action
1	Open EDExpress and retrieve the student's record
2	Click the **Verification Worksheet (Ver. Wks)** tab
3	Click the **ellipsis (...)** button on the button bar (or select Record Retrieve from the main menu)
4	Click the **ISIR** to select it
5	Click **OK**
6	Enter necessary information in the Tax/Wrksht column Note: Tax Form Used has these possible values: ☐ 1 = IRS 1040 ☐ 2 = IRS 1040A, 1040EZ, 1040 TeleFile ☐ 3 = Foreign Tax Return ☐ 4 = Tax Return from Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau Bank Eligible to File for 1040A/1040EZ has these possible values: ☐ 1 = Yes ☐ 2 = No ☐ 3 = Don't Know ☐ Blank
7	Click the **Save** icon (or select File Save from the menu bar) to save the record
8	If the Diff column is not blank: click the **Correct...** button to create a correction record for the student
9	Click **Yes** to create the correction record
10	Click **OK**
11	Enter the updated information. Note: new data is displayed in a different color and is saved as part of the selected ISIR so that if the ISIR is displayed on the SAR/ISIR tab, you can see what changes have been made
12	Option: type a memo in the new memo field
13	Select **Save** from the menu bar

2002-2003 Verification Working Paper

Student Anna Roebling **SSN** ________________ **TC**____ **Dependency**_____

Tax Returns Filed Circle One:	Student/Spouse	1040	1040A	1040EZ	Other	None
	Parent(s)	1040	1040A	1040EZ	Other	None

Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet										
# in College Student's signed Worksheet										
AGI IRS :1040-33; 1040A-19; 1040EZ-4; Telefile-I										
Total from Worksheet A IRS 1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-L2										
Total from Worksheet B W-2 12a to 12d IRS 1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16										
Student Earnings Non-filers only W-2 or signed Worksheet										
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet										
Total Income										
Less U.S. Income Tax Paid IRS 1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2										
TOTAL										
Difference										

Indicate the action taken: ☐ Within tolerance, no action taken

☐ EFC recalculated ☐ Corrections submitted to CPS

FAA ________________________________ **Date** ________________

Instructions for Completing 2002-2003 Verification Working Paper

#	Action
1	Enter the Student's Name, Current SSN, TC #, Dependency Status; circle Tax Returns Filed.
2	Locate the required verification items on the Output Document and list the values in the appropriate Output Document column for the student, parent(s), and spouse (as appropriate).
3	Review the verification documents submitted by the student (e.g., federal tax returns, verification worksheet, W-2s, etc.) and list the values in the appropriate "Tax/Wksht" column for the student and, as appropriate, the student's parent(s)/spouse.
4	For each item verified for the student and, as appropriate, parent(s)/spouse, note whether the values reported match the values verified by checking the appropriate box. Y = Match N = No match NA = Not applicable
5	For each column, calculate the Total Income by adding the values for the following. 1 AGI 2 Worksheet A total 3 Worksheet B total 4 Non-filer's earnings from work
6	For each column, calculate Total by subtracting U.S. Income Tax Paid from the Total Income.
7	For the student, calculate the Difference between Output Document Total and Tax/Wksht Total.
8	For the student's parent(s)/spouse, as appropriate, calculate the Difference between Output Document Total and Tax/Wksht Total.
9	Add the Difference from the student's column to the Difference from the student's parent(s)/spouse column. If the net is $400 or less, the errors are within verification tolerance and recalculation is optional.
10	Recalculate EFC as necessary AND submit corrections to CPS as necessary. **Note: Any change to a non-dollar item requires an EFC recalculation.**

Who has to file a tax return? IRS Chart A for Most People

Rules apply to *all* U.S. citizens (regardless of where they live) and resident aliens.

If filing status is…	*and* at the end of 2001, age is …	File a return if gross income was…
Single	under 65 65 or older	$ 7,450 $ 8,550
Married filing jointly	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	$13,400 $14,300 $15,200
Married filing separately	any age	$ 2,900
Head of household	under 65 65 or older	$ 9,550 $10,650
Qualifying widower	under 65 65 or older	$10,500 $11,400

Who has to file a tax return? IRS Chart B for Children and Other Dependents

Rules apply to *all* U.S. citizens (regardless of where they live) and resident aliens.

Also, applies to single dependents (based on the IRS definition of "dependent") who are under the age of 65 and are not blind.

- Unearned income was over $750
- Earned income was over $4,550
- Gross income was more than the larger of $750 *or*
- Earned income (up to $4,300) plus $250

U.S. Department of Education

2002-2003 Verification Worksheet

Federal Student Aid Programs

Dependent

FORM APPROVED
OMB NO. 1845-0041
EXP. DATE 12/31/2003

Your application was selected for review in a process called "Verification." In this process, your school will be comparing information from your application with signed copies of your and your parent(s)' 2001 Federal tax forms, or with W-2 forms or other financial documents. The law says we have the right to ask you for this information before awarding Federal aid. If there are differences between your application information and your financial documents, you may need to send in corrections on your Student Aid Report (SAR), or your school may send corrections electronically, to have your information reprocessed.

Complete this verification form and submit it to your financial aid administrator as soon as possible, so that your financial aid won't be delayed. Your financial aid administrator will help you.

What you should do

1. Collect your and your parent(s)' financial documents (signed Federal income tax forms, W-2 forms, etc.).
2. Talk to your financial aid administrator if you have questions about completing this worksheet.
3. Fill in and sign the worksheet—you and at least one parent.
4. Take the completed worksheet, tax forms, and any other documents your school needs to your financial aid administrator.
5. Your financial aid administrator will compare information on the documents. You may need to make corrections on your SAR and send it back to the application processor.

Your school must review the requested information, under the financial aid program rules (34 CFR, Part 668).

A. Student Information

Last name: Roebling First name: Anna M.I.:
Social Security Number: 605-50-6054
Address (include apt. no.): 123 Main St.
Date of birth: 1-26-84
City: West Palm Beach State: Fl ZIP code: 33415
Phone number (include area code): (561) 555-1212

B. Family Information

List the people in your parents' household, include:

- yourself and your parent(s) (including stepparent) even if you don't live with your parents, and
- your parents' other children, even if they don't live with your parent(s), if (a) your parents provide more than half of their support from July 1, 2002 through June 30, 2003, or (b) the children would be required to provide parental information when applying for Federal Student Aid, and
- other people if they now live with your parents, and your parents provide more than half of their support and will continue to provide more than half of their support from July 1, 2002 through June 30, 2003.

Write the names of all household members. Also write in the name of the college for any household member, excluding your parent(s), who will be attending college at least half-time between July 1, 2002 and June 30, 2003, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
Missy J Jones (example)	18	Sister	[illegible]
Anna Roebling	18	Self	FSAU
Linda Roebling	42	Mother	
Brenda Roebling	67	grandmother	
Zach Roebling	3	cousin	

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0041. The time required to complete this information collection is estimated to average twelve minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-5345. If you have comments or concerns regarding the status of your individual submission of this form, write directly to: Application and Pell Processing Systems Division, U.S. Department of Education, 400 Maryland Avenue, S.W., Washington, DC 20202-5345.

C. Student's Tax Forms and Income Information (all applicants) Dependent

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If you did not keep a copy of the tax return, request a copy from your tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☐ Check and attach signed tax return.
☐ Check and complete: signed tax return will be submitted to the school by ____________________(date).
☑ Check here if you will not file and are not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See worksheets A&B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d.	$
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If you did not file and are not required to file a 2001 Federal income tax return, list below your employer(s) and any income received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
Publix	$ 950
	$
	$

D. Parent(s)' Tax Forms and Income Information

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If your parent(s) did not keep a copy of the tax return, request a copy from the tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☒ Check and attach signed tax return(s).
☐ Check and complete: signed tax return(s) will be submitted to the school by ____________________(date).
☐ Check here if your parent(s) will not file and are not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See worksheets A & B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d.	$
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If your parent(s) did not file and are not required to file a 2001 Federal income tax return, list below your parent(s)' employer(s) and any income they received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

E. Sign this Worksheet

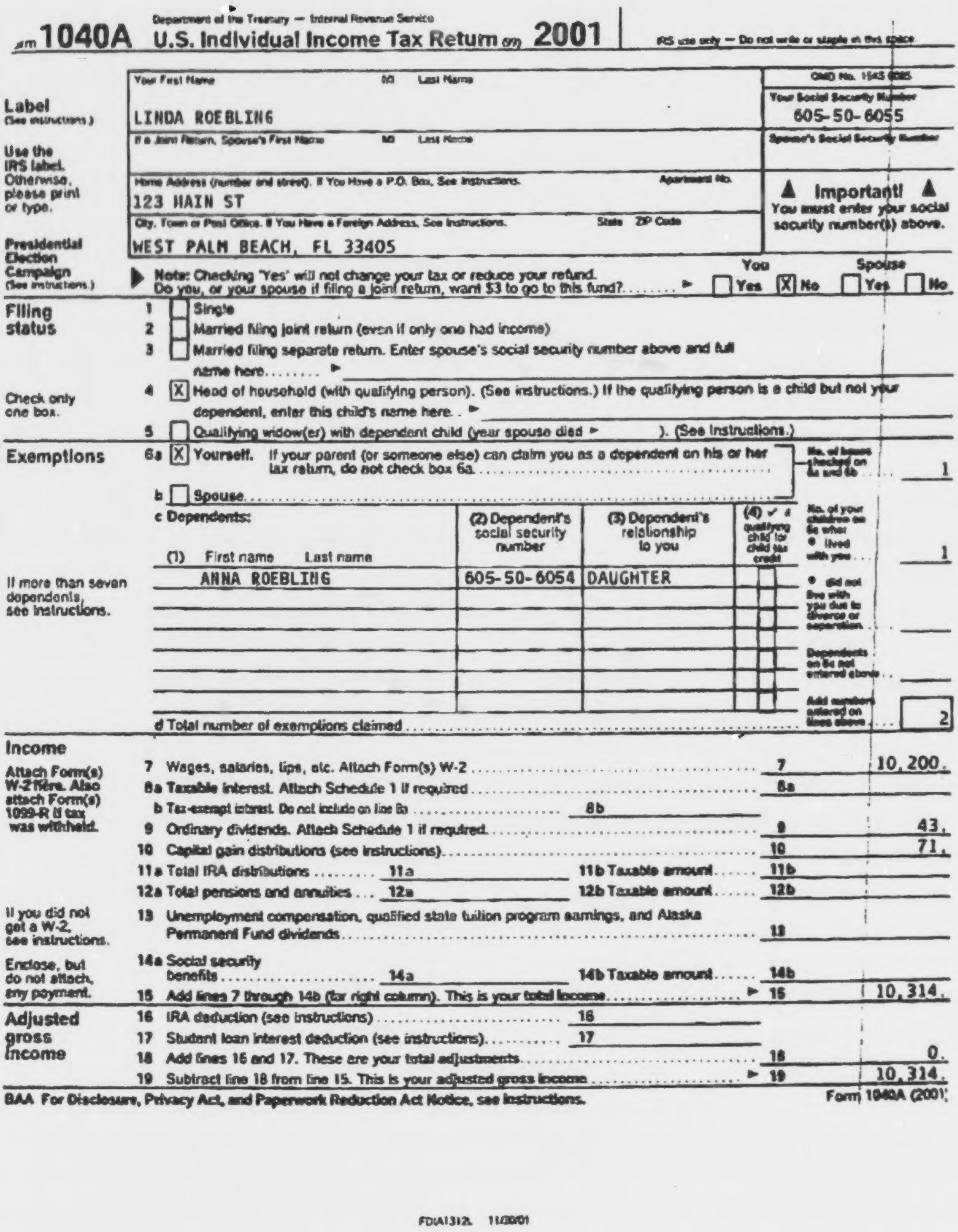
By signing this worksheet, we certify that all the information reported on it is complete and correct. At least one parent must sign.

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

Anna Roebling 7-01-02
Student Date

Linda Roebling 7/01/02
Parent Date

Do not mail this worksheet to the Department of Education. Take it to your Financial Aid Administrator at your school. Don't forget to sign your tax forms.



1040A Department of the Treasury — Internal Revenue Service
U.S. Individual Income Tax Return (99) **2001**
IRS use only — Do not write or staple in this space.

OMB No. 1545-0085

Label (See instructions.)
Use the IRS label. Otherwise, please print or type.

Your First Name MI Last Name	LINDA ROEBLING	Your Social Security Number: 605-50-6055
If a Joint Return, Spouse's First Name MI Last Name		Spouse's Social Security Number
Home Address (number and street). If You Have a P.O. Box, See Instructions. Apartment No.	123 MAIN ST	▲ Important! ▲ You must enter your social security number(s) above.
City, Town or Post Office. If You Have a Foreign Address, See Instructions. State ZIP Code	WEST PALM BEACH, FL 33405	

Presidential Election Campaign (See instructions.)
Note: Checking "Yes" will not change your tax or reduce your refund.
Do you, or your spouse if filing a joint return, want $3 to go to this fund? ► You ☐ Yes ☒ No Spouse ☐ Yes ☐ No

Filing status
1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's social security number above and full name here........ ►
Check only one box.
4 ☒ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. . ►
5 ☐ Qualifying widow(er) with dependent child (year spouse died ►). (See instructions.)

Exemptions
6a ☒ Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a.
b ☐ Spouse
No. of boxes checked on 6a and 6b: 1

c Dependents:

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit
ANNA ROEBLING	605-50-6054	DAUGHTER	☐
			☐
			☐
			☐
			☐
			☐

If more than seven dependents, see instructions.

No. of your children on 6c who:
- lived with you: 1
- did not live with you due to divorce or separation:

Dependents on 6c not entered above:
Add numbers entered on lines above: 2

d Total number of exemptions claimed

Income
Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld.
If you did not get a W-2, see instructions.
Enclose, but do not attach, any payment.

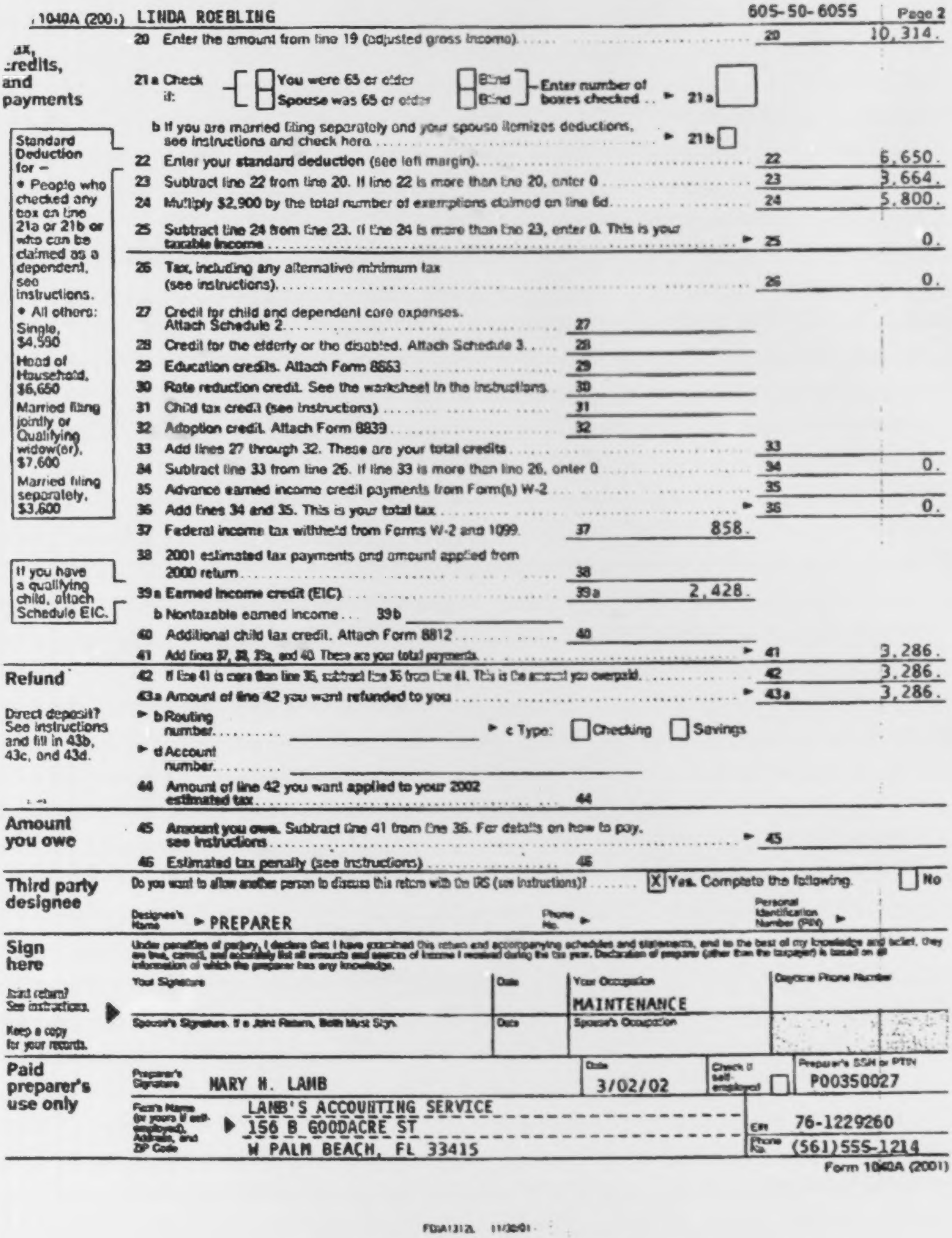
7	Wages, salaries, tips, etc. Attach Form(s) W-2	10,200.
8a	Taxable interest. Attach Schedule 1 if required	
b	Tax-exempt interest. Do not include on line 8a ... 8b	
9	Ordinary dividends. Attach Schedule 1 if required	43.
10	Capital gain distributions (see instructions)	71.
11a	Total IRA distributions ... 11a ... 11b Taxable amount	
12a	Total pensions and annuities ... 12a ... 12b Taxable amount	
13	Unemployment compensation, qualified state tuition program earnings, and Alaska Permanent Fund dividends	
14a	Social security benefits ... 14a ... 14b Taxable amount	
15	Add lines 7 through 14b (far right column). This is your total income ►	10,314.

Adjusted gross income

16	IRA deduction (see instructions) ... 16	
17	Student loan interest deduction (see instructions) ... 17	
18	Add lines 16 and 17. These are your total adjustments	0.
19	Subtract line 18 from line 15. This is your adjusted gross income ►	10,314.

BAA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions. Form 1040A (2001)

FDIA1312L 11/30/01



Form 1040A (2001) LINDA ROEBLING 605-50-6055 Page 2

Tax, credits, and payments

20	Enter the amount from line 19 (adjusted gross income)	20	10,314.
21a	Check if: ☐ You were 65 or older ☐ Blind; ☐ Spouse was 65 or older ☐ Blind. Enter number of boxes checked ►	21a	☐
b	If you are married filing separately and your spouse itemizes deductions, see instructions and check here ►	21b	☐
22	Enter your **standard deduction** (see left margin)	22	6,650.
23	Subtract line 22 from line 20. If line 22 is more than line 20, enter 0	23	3,664.
24	Multiply $2,900 by the total number of exemptions claimed on line 6d	24	5,800.
25	Subtract line 24 from line 23. If line 24 is more than line 23, enter 0. This is your **taxable income** ►	25	0.
26	Tax, including any alternative minimum tax (see instructions)	26	0.
27	Credit for child and dependent care expenses. Attach Schedule 2	27	
28	Credit for the elderly or the disabled. Attach Schedule 3	28	
29	Education credits. Attach Form 8863	29	
30	Rate reduction credit. See the worksheet in the instructions	30	
31	Child tax credit (see instructions)	31	
32	Adoption credit. Attach Form 8839	32	
33	Add lines 27 through 32. These are your total credits	33	
34	Subtract line 33 from line 26. If line 33 is more than line 26, enter 0	34	0.
35	Advance earned income credit payments from Form(s) W-2	35	
36	Add lines 34 and 35. This is your **total tax** ►	36	0.
37	Federal income tax withheld from Forms W-2 and 1099	37	858.
38	2001 estimated tax payments and amount applied from 2000 return	38	
39a	**Earned income credit (EIC)**	39a	2,428.
b	Nontaxable earned income 39b		
40	Additional child tax credit. Attach Form 8812	40	
41	Add lines 37, 38, 39a, and 40. These are your total payments ►	41	3,286.

Standard Deduction for –
- People who checked any box on line 21a or 21b or who can be claimed as a dependent, see instructions.
- All others:

Single, $4,550

Head of Household, $6,650

Married filing jointly or Qualifying widow(er), $7,600

Married filing separately, $3,800

If you have a qualifying child, attach Schedule EIC.

Refund

42	If line 41 is more than line 36, subtract line 36 from line 41. This is the amount you overpaid	42	3,286.
43a	**Amount of line 42 you want refunded to you** ►	43a	3,286.
► b	Routing number ► c Type: ☐ Checking ☐ Savings		
► d	Account number		
44	Amount of line 42 you want applied to your 2002 estimated tax	44	

Direct deposit? See instructions and fill in 43b, 43c, and 43d.

Amount you owe

45	**Amount you owe.** Subtract line 41 from line 36. For details on how to pay, see instructions ►	45	
46	Estimated tax penalty (see instructions)	46	

Third party designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete the following. ☐ No

Designee's Name ► PREPARER Phone No. ► Personal Identification Number (PIN) ►

Sign here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your Signature	Date	Your Occupation	Daytime Phone Number
		MAINTENANCE	
Spouse's Signature. If a Joint Return, Both Must Sign.	Date	Spouse's Occupation	

Paid preparer's use only

Preparer's Signature: MARY H. LAMB	Date: 3/02/02	Check if self-employed ☐	Preparer's SSN or PTIN: P00350027
Firm's Name (or yours if self-employed), Address, and ZIP Code ► LAMB'S ACCOUNTING SERVICE 156 B GOODACRE ST W PALM BEACH, FL 33415			EIN 76-1229260 Phone No. (561)555-1214

Form 1040A (2001)

FDIA1312L 11/30/01

ule EIC
. 1040A or 1040)
artment of the Treasury
rnal Revenue Service (99)

Earned Income Credit
Qualifying Child Information

Complete and attach to Form 1040A or 1040 only if you have a qualifying child.

OMB No. 1545-0074
2001
43

ame(s) Shown on Return
LINDA ROEBLING

Your Social Security Number
605-50-6055

Before you begin: See the instructions for Form 1040A, lines 39a and 39b, or Form 1040, lines 61a and 61b, to make sure that (a) you can take the EIC and (b) you have a qualifying child.

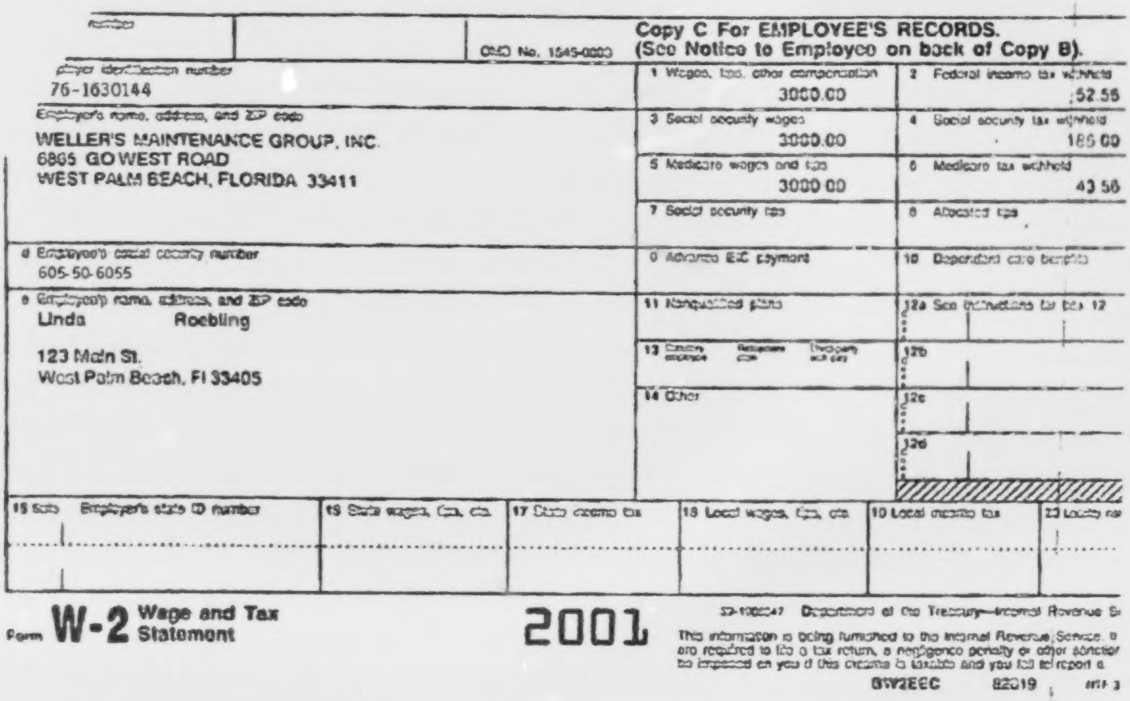
Caution:

- If you take the EIC even though you are not eligible, you may not be allowed to take the credit for up to 10 years. See the instructions for details.
- It will take us longer to process your return and issue your refund if you do not fill in all lines that apply for each qualifying child.
- Be sure the child's name on line 1 and social security number (SSN) on line 2 agree with the child's social security card. Otherwise, at the time we process your return, we may reduce or disallow your EIC. If the name or SSN on the child's social security card is not correct, call the Social Security Administration at 1-800-772-1213.

Qualifying Child Information	**Child 1**	**Child 2**
1 Child's name If you have more than two qualifying children, you only have to list two to get the maximum credit	First name Last name ANNA ROEBLING	First name Last name
2 Child's SSN The child must have an SSN as defined in the Form 1040A or Form 1040 instructions unless the child was born and died in 2001. If your child was born and died in 2001 and did not have an SSN, enter 'Died' on this line and attach a copy of the child's birth certificate	605-50-6054	
3 Child's year of birth	Year 1984 *If born after 1982, skip lines 4a and 4b; go to line 5.*	Year ______ *If born after 1982, skip lines 4a and 4b; go to line 5.*
4 If the child was born before 1983 – a Was the child under age 24 at the end of 2001 and a student?	☐ Yes. *Go to line 5.* ☐ No. *Continue*	☐ Yes. *Go to line 5.* ☐ No. *Continue*
b Was the child permanently and totally disabled during any part of 2001?	☐ Yes. *Continue* ☐ No. The child is not a qualifying child.	☐ Yes. *Continue* ☐ No. The child is not a qualifying child.
5 Child's relationship to you (for example, son, daughter, grandchild, foster child, etc)	DAUGHTER	
6 Number of months child lived with you in the United States during 2001 • If the child lived with you for more than half of 2001 but less than 7 months, enter '7'. • If the child was born or died in 2001 and your home was the child's home for the entire time he or she was alive during 2001, enter '12'	12 months *Do not enter more than 12 months.*	______ months *Do not enter more than 12 months.*

TIP You may also be able to take the additional child tax credit if your child (a) was under age 17 at the end of 2001, (b) is claimed as your dependent on line 6c of Form 1040A or Form 1040, and (c) is a U.S. citizen or resident alien. For more details see the instructions for line 40 of Form 1040A or line 63 of Form 1040.

BAA For Paperwork Reduction Act Notice, see Form 1040A or 1040 Instructions. **Schedule EIC (Form 1040A or 1040) 2001**



number

OMB No. 1545-0008

Copy C For EMPLOYEE'S RECORDS.
(See Notice to Employee on back of Copy B).

ployer identification number
76-1630144

Employer's name, address, and ZIP code
WELLER'S MAINTENANCE GROUP, INC.
6865 GO WEST ROAD
WEST PALM BEACH, FLORIDA 33411

d Employee's social security number
605-50-6055

e Employee's name, address, and ZIP code
Linda Roebling

123 Main St.
West Palm Beach, Fl 33405

1 Wages, tips, other compensation 3000.00
2 Federal income tax withheld 52.56
3 Social security wages 3000.00
4 Social security tax withheld 186.00
5 Medicare wages and tips 3000.00
6 Medicare tax withheld 43.50
7 Social security tips
8 Allocated tips
9 Advance EIC payment
10 Dependent care benefits
11 Nonqualified plans
12a See instructions for box 12
13 Statutory employee Retirement plan Third-party sick pay
12b
14 Other
12c
12d

15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality na

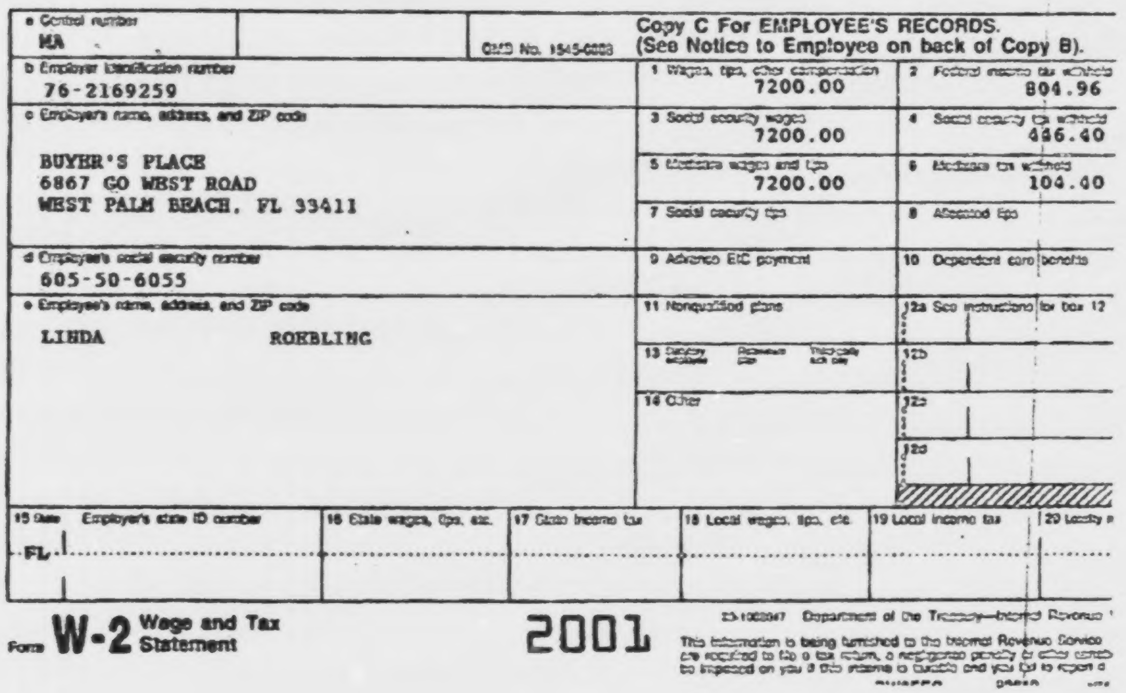
Form **W-2** Wage and Tax Statement

2001

Department of the Treasury—Internal Revenue Se

This information is being furnished to the Internal Revenue Service. I are required to file a tax return, a negligence penalty or other sanctior be imposed on you if this income is taxable and you fail to report it.

BW2EEC 82019



a Control number
NA

OMB No. 1545-0008

Copy C For EMPLOYEE'S RECORDS.
(See Notice to Employee on back of Copy B).

b Employer identification number
76-2169259

c Employer's name, address, and ZIP code

BUYER'S PLACE
6867 GO WEST ROAD
WEST PALM BEACH, FL 33411

d Employee's social security number
605-50-6055

e Employee's name, address, and ZIP code
LINDA ROEBLING

1 Wages, tips, other compensation 7200.00
2 Federal income tax withheld 804.96
3 Social security wages 7200.00
4 Social security tax withheld 446.40
5 Medicare wages and tips 7200.00
6 Medicare tax withheld 104.40
7 Social security tips
8 Allocated tips
9 Advance EIC payment
10 Dependent care benefits
11 Nonqualified plans
12a See instructions for box 12
13 Statutory employee Retirement plan Third-party sick pay
12b
14 Other
12c
12d

15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality n
FL					

Form **W-2** Wage and Tax Statement

2001

Department of the Treasury—Internal Revenue

This information is being furnished to the Internal Revenue Service are required to file a tax return, a negligence penalty or other sanctio be imposed on you if this income is taxable and you fail to report it

```
                    2002-2003 Institutional Student Information Record

*****************************************************************************************
     * IMPORTANT: Read ALL information to find out what to do with this Report.    *
*****************************************************************************************
                                                                OMB Number: 1845-0008
ANNA ROEBLING                                                       JUNE 12, 2002
123 Main Street
WEST PALM BEACH FL 33415                                            EFC       0*C

120
This ISIR has been produced due to information we received from the Immigration and
Naturalization Service (INS) regarding your citizenship status.  Your citizenship status
has been confirmed by the INS and you meet the citizenship requirements for federal
student aid.

149
Based on the information we have on record for you, your EFC is 0.  Your school will use
this number to determine what types of aid and how much you are eligible for. You may be
eligible to receive a Federal Pell Grant and other federal student aid.

272
ISSUES AFFECTING YOUR ELIGIBILITY

141
You changed your response to citizenship or you changed the Alien Registration Number
verified with INS.  You must submit proof of your citizenship status to your Financial
Aid Administrator.

273
WHAT YOU MUST DO NOW

170
Your school will ask you to provide copies of certain financial documents for you and
your parent(s).

118
Be sure to review the items marked with an "h" or an "*" on your ISIR and make
corrections if necessary.

274
OTHER INFORMATION YOU NEED TO KNOW

006
If you need additional help with your ISIR, contact your school Financial Aid
Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID
(1-800-433-3243).  If your address changes, contact your school or call 1-800-4FED-AID
to make the correction on your record.

140
No record found on NSLDS database.




                                 Page  1 of 3                  605-50-6054 RO 03
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                  2002-2003 Institutional Student Information Record

 Student ID              605-50-6054 RO 03   EFC                                    0*C

 STEP ONE (THE STUDENT) (Q1 - Q35)           Dependency Status                        D
 Name                         ANNA ROEBLING
 Address:                   123 Main Street  Net Worth of Investments
                   WEST PALM BEACH FL 33415  Net Worth of Business/Farm
 Social Security Number         605-50-6054  Cash, Savings, and Checking
 Date of Birth                   01/26/1984  No. of Months VA Benefits Received
 Permanent Home Phone #       (561)555-1212  Monthly VA Educational Benefits
 E-mail Address
 Driver's License #        SFA-111555111-FL  STEP THREE (THE STUDENT) (Q52 - Q58)
hCitizenship Status             U.S. CITIZEN# Born Before 1-1-1979?                  NO
hAlien Registration Number                  # Master's/Doctorate Prog. in 2002-2003? NO
 Marital Status                   UNMARRIED  Is Student Married?                     NO
 Marital Status Date                         Have Children You Support?              NO
 Enroll Plan Summer 2002      NOT ATTENDING  Dependents Other Than Children/Spouse?  NO
 Enroll Plan Fall 2002   FULL TIME/NOT SURE  Orphan or Ward of the Court?            NO
 Enroll Plan Wint 2002-3 FULL TIME/NOT SURE  Veteran of U.S. Armed Forces?           NO
 Enroll Plan Spring 2003 FULL TIME/NOT SURE
 Enroll Plan Summer 2003      NOT ATTENDING  STEP FOUR (PARENTS) (Q59 - Q83)
 Father's Educational Level                  Marital Status                      SINGLE
 Mother's Educational Level COLLEGE/BEYOND   Father's/Stepfather's SSN
 State of Legal Residence                FL  Father's Last Name
 Legal Resident before 1-1-1997?        YES  Mother's/Stepmother's SSN      605-50-6055
 Legal Residence Date                        Mother's Last Name                ROEBLING
 Are You Male?                           NO  Number of Family Members                02
 Register for Selective Service?         NO  Number in College in 2002-2003           1
 Degree/Certificate                          State of Legal Residence                FL
 Grade Level in College    1st YR NEVER ATT# Legal Residents before 1-1-1997?       YES
 HS Diploma or GED Received?            YES  Legal Residence Date
 First Bachelor's Degree by 7-1-2002?    NO  Age of Older Parent                     42
 Interested in Student Loans?            NO  Tax Return Filed?                COMPLETED
 Interested in Student Employment?       NO  Type of 2001 Tax Return Used  1040A/EZ/TEL
 Drug Conv Affecting Elig?               NO  Eligible to File 1040A or 1040EZ?      YES
                                             Adjusted Gross Income                10314
 STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)     U.S. Income Tax Paid                     0
 Tax Return Filed?              NOT FILING   Exemptions Claimed                      02
 Type of 2001 Tax Return Used                Father's Inc Earned From Work
 Eligible to File 1040A or 1040EZ?           Mother's Inc Earned From Work        10200
 Adjusted Gross Income                       Total from Worksheet A                2428
 U.S. Income Tax Paid                        Total from Worksheet B                   0
 Exemptions Claimed                          Total from Worksheet C                   0
 Student's Inc Earned From Work           0  Net Worth of Investments                 0
 Spouse's Inc Earned From Work               Net Worth of Business/Farm               0
 Total from Worksheet A                      Cash, Savings, and Checking              0
 Total from Worksheet B
 Total from Worksheet C                      STEP FIVE (STUDENT HH) (Q84 - Q85)
                                             Number Family Members                   02
                                             Number in College in 2002-2003           1


       *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                    Page  2 of 3
```

2002-2003 Verification Working Paper

Student Tryna Stirling **SSN** ____________ **TC**____ **Dependency**____

Tax Returns Filed Circle One:	Student/Spouse	1040	1040A	1040EZ	Other	None
	Parent(s)	1040	1040A	1040EZ	Other	None

Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet										
# in College Student's signed Worksheet										
AGI IRS :1040-33; 1040A-19; 1040EZ-4; Telefile-I										
Total from Worksheet A IRS:1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-L2										
Total from Worksheet B W-2 12a to 12d IRS:1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16										
Student Earnings Non-filers only W-2 or signed Worksheet										
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet										
Total Income										
Less U.S. Income Tax Paid IRS:1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2										
TOTAL										
Difference										

Indicate the action taken: ☐ Within tolerance, no action taken

☐ EFC recalculated ☐ Corrections submitted to CPS

FAA ______________________________ **Date** ________________

Instructions for Completing 2002-2003 Verification Working Paper

#	Action
1	Enter the Student's Name, Current SSN, TC #, Dependency Status; circle Tax Returns Filed.
2	Locate the required verification items on the Output Document and list the values in the appropriate Output Document column for the student, parent(s), and spouse (as appropriate).
3	Review the verification documents submitted by the student (e.g., federal tax returns, verification worksheet, W-2s, etc.) and list the values in the appropriate "Tax/Wksht" column for the student and, as appropriate, the student's parent(s)/spouse.
4	For each item verified for the student and, as appropriate, parent(s)/spouse, note whether the values reported match the values verified by checking the appropriate box. Y = Match N = No match NA = Not applicable
5	For each column, calculate the Total Income by adding the values for the following. 5 AGI 6 Worksheet A total 7 Worksheet B total 8 Non-filer's earnings from work
6	For each column, calculate Total by subtracting U.S. Income Tax Paid from the Total Income.
7	For the student, calculate the Difference between Output Document Total and Tax/Wksht Total.
8	For the student's parent(s)/spouse, as appropriate, calculate the Difference between Output Document Total and Tax/Wksht Total.
9	Add the Difference from the student's column to the Difference from the student's parent(s)/spouse column. If the net is $400 or less, the errors are within verification tolerance and recalculation is optional.
10	Recalculate EFC as necessary AND submit corrections to CPS as necessary. **Note: Any change to a non-dollar item requires an EFC recalculation.**

Who has to file a tax return? IRS Chart A for Most People

Rules apply to *all* U.S. citizens (regardless of where they live) and resident aliens.

If filing status is…	*and* at the end of 2001, age is …	File a return if gross income was…
Single	under 65 65 or older	$ 7,450 $ 8,550
Married filing jointly	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	$13,400 $14,300 $15,200
Married filing separately	any age	$ 2,900
Head of household	under 65 65 or older	$ 9,550 $10,650
Qualifying widower	under 65 65 or older	$10,500 $11,400

Who has to file a tax return? IRS Chart B for Children and Other Dependents

Rules apply to *all* U.S. citizens (regardless of where they live) and resident aliens.

Also, applies to single dependents (based on the IRS definition of "dependent") who are under the age of 65 and are not blind.

- Unearned income was over $750
- Earned income was over $4,550
- Gross income was more than the larger of $750 *or*
- Earned income (up to $4,300) plus $250

[illegible]

U.S. Department of Education

2002-2003 Verification Worksheet

Federal Student Aid Programs

FORM APPROVED
OMB NO. 1845-0041
EXP. DATE [illegible]

Your application was selected for review in a process called "Verification." In this process, your school will be comparing information from your application with signed copies of your (and your spouse's, if you are married) 2001 Federal tax forms, or with W-2 forms or other financial documents. The law says we have the right to ask you for this information before awarding Federal aid. If there are differences between your application information and your financial documents, you may need to send in corrections on your Student Aid Report (SAR), or your school may send corrections electronically, to have your information reprocessed.

Complete this verification form and submit it to your financial aid administrator as soon as possible, so that your financial aid won't be delayed. Your financial aid administrator will help you.

What you should do

1. Collect your (and your spouse's) financial documents (signed Federal income tax forms, W-2 forms, etc.).
2. Talk to your financial aid administrator if you have questions about completing this worksheet.
3. Fill in and sign the worksheet.
4. Take the completed worksheet, tax forms, and any other documents your school needs to your financial aid administrator.
5. Your financial aid administrator will compare information on the documents. You may need to make corrections on your SAR and send it back to the application processor.

Your school must review the requested information, under the financial aid program rules (34 CFR, Part 668).

A. Student Information

Last name: Stirling
First name: Tryna
M.I.:
Social Security Number: 601-29-1457
Address (include apt. no.): 123 Main St.
Date of birth: 9-13-77
City: Delray Beach
State: Fl
ZIP code: 33445
Phone number (include area code): (561) 555-1212

B. Family Information

List the people in your household, include:

- yourself, and your spouse if you have one, and
- your children, if you will provide more than half of their support from July 1, 2002 through June 30, 2003, and
- other people if they now live with you, and you provide more than half of their support and will continue to provide more than half of their support from July 1, 2002 through June 30, 2003.

Write the names of all household members. Also write in the name of the college for any household member, excluding your parent(s), who will be attending college at least half-time between July 1, 2002 and June 30, 2003, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
[illegible]	[illegible]	[illegible]	[illegible]
Tryna Stirling	24	Self	FSAU

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0041. The time required to complete this information collection is estimated to average twelve minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651. If you have comments or concerns regarding the status of your individual submission of this form, write directly to: Application and Pell Processing Systems Division, U.S. Department of Education, 400 Maryland Avenue, S.W., Washington, DC 20202-5345.

C. Student's Tax Forms and Income Information (all applicants) **Independent**

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If you did not keep a copy of the tax return, request a copy from your tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☒ Check and attach signed tax return.
☐ Check and complete: signed tax return will be submitted to the school by ____________________ (date).
☐ Check if you will not file and are not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See Worksheets A & B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d.	$
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If you did not file and are not required to file a 2001 Federal income tax return, list below your employer(s) and any income received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

D. Spouse's Tax Forms and Income Information (if student is married)

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If your spouse did not keep a copy of the tax return, request a copy from the tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☐ Check if you and your spouse did or will file a joint return.
☐ Check and attach signed tax return if your spouse filed a separate return.
☐ Check and complete: signed tax return will be submitted to the school by ____________________ (date).
☐ Check if your spouse will not file and is not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See Worksheets A & B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d.	$
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If your spouse did not file and is not required to file a 2001 Federal income tax return, list below your spouse's employer(s) and any income received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

E. Sign this Worksheet

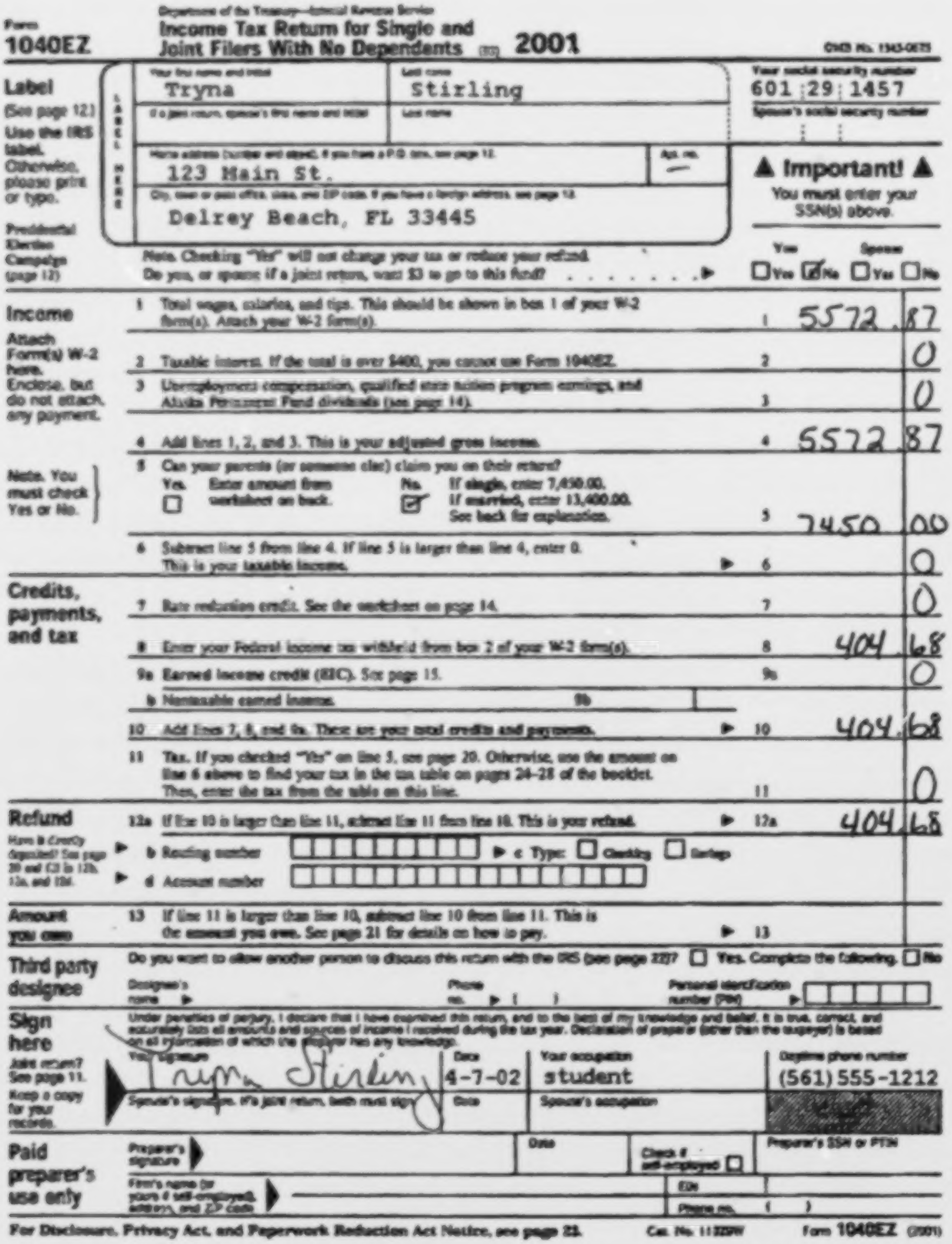
By signing this worksheet, I (we) certify that all the information reported on it is complete and correct. If married, spouse's signature is optional.

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

8/2/02
Student ____________________ Date

Spouse ____________________ Date

Do not mail this worksheet to the Department of Education. Take it to your Financial Aid Administrator at your school. Don't forget to sign your tax forms.



Form **1040EZ**

Department of the Treasury—Internal Revenue Service

Income Tax Return for Single and Joint Filers With No Dependents (99) **2001**

OMB No. 1545-0675

Label (See page 12.) Use the IRS label. Otherwise, please print or type.

LABEL HERE

Your first name and initial: Tryna
Last name: Stirling
Your social security number: 601 : 29 : 1457
If a joint return, spouse's first name and initial:
Last name:
Spouse's social security number:
Home address (number and street). If you have a P.O. box, see page 12.: 123 Main St.
Apt. no.: —
City, town or post office, state, and ZIP code. If you have a foreign address, see page 12.: Delrey Beach, FL 33445

▲ Important! ▲ You must enter your SSN(s) above.

Presidential Election Campaign (page 12)
Note. Checking "Yes" will not change your tax or reduce your refund.
Do you, or spouse if a joint return, want $3 to go to this fund? ▶ You ☐ Yes ☑ No Spouse ☐ Yes ☐ No

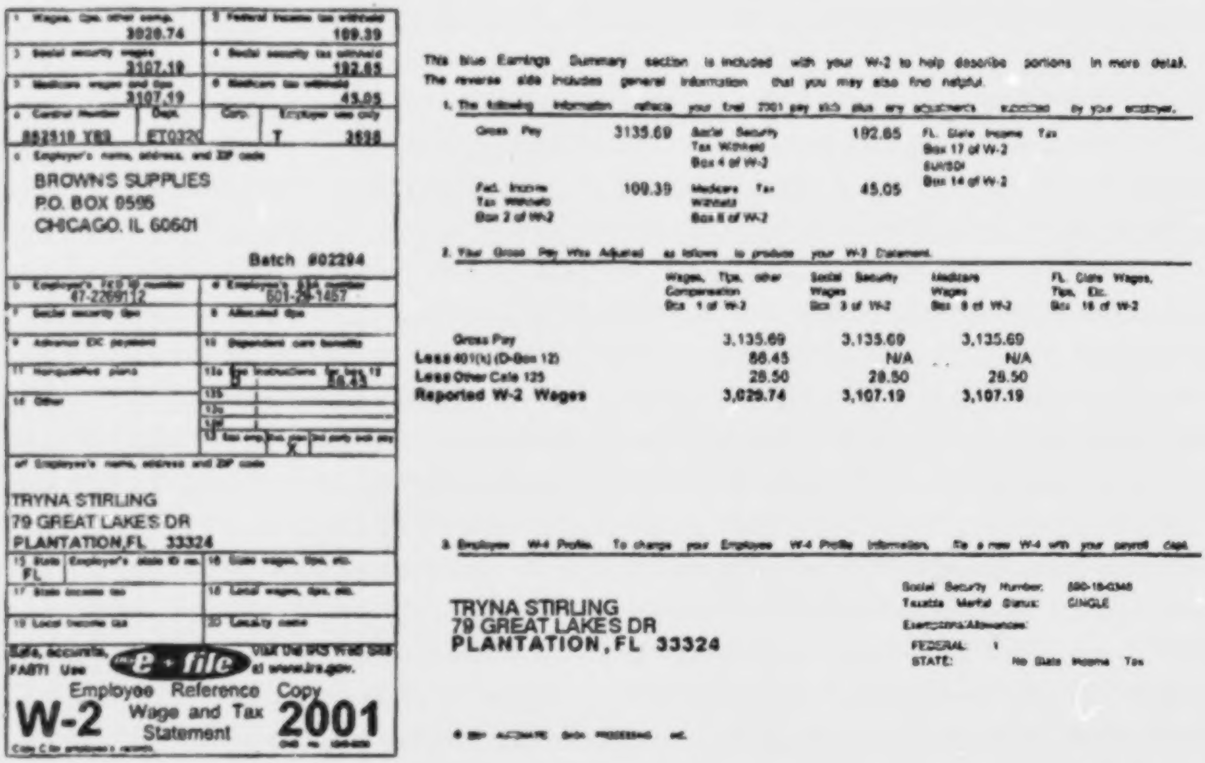
Income Attach Form(s) W-2 here. Enclose, but do not attach, any payment.	1 Total wages, salaries, and tips. This should be shown in box 1 of your W-2 form(s). Attach your W-2 form(s).	1	5572.87
	2 Taxable interest. If the total is over $400, you cannot use Form 1040EZ.	2	0
	3 Unemployment compensation, qualified state tuition program earnings, and Alaska Permanent Fund dividends (see page 14).	3	0
	4 Add lines 1, 2, and 3. This is your adjusted gross income.	4	5572.87
Note. You must check Yes or No.	5 Can your parents (or someone else) claim you on their return? Yes. ☐ Enter amount from worksheet on back. No. ☑ If single, enter 7,450.00. If married, enter 13,400.00. See back for explanation.	5	7450.00
	6 Subtract line 5 from line 4. If line 5 is larger than line 4, enter 0. This is your taxable income. ▶	6	0
Credits, payments, and tax	7 Rate reduction credit. See the worksheet on page 14.	7	0
	8 Enter your Federal income tax withheld from box 2 of your W-2 form(s).	8	404.68
	9a Earned income credit (EIC). See page 15.	9a	0
	b Nontaxable earned income. 9b		
	10 Add lines 7, 8, and 9a. These are your total credits and payments. ▶	10	404.68
	11 Tax. If you checked "Yes" on line 5, see page 20. Otherwise, use the amount on line 6 above to find your tax in the tax table on pages 24–28 of the booklet. Then, enter the tax from the table on this line.	11	0
Refund Have it directly deposited! See page 20 and fill in 12b, 12c, and 12d.	12a If line 10 is larger than line 11, subtract line 11 from line 10. This is your refund. ▶	12a	404.68
	▶ b Routing number ☐☐☐☐☐☐☐☐☐ ▶ c Type: ☐ Checking ☐ Savings		
	▶ d Account number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐		
Amount you owe	13 If line 11 is larger than line 10, subtract line 10 from line 11. This is the amount you owe. See page 21 for details on how to pay. ▶	13	

Third party designee Do you want to allow another person to discuss this return with the IRS (see page 22)? ☐ Yes. Complete the following. ☐ No
Designee's name ▶ Phone no. ▶ ( ) Personal identification number (PIN) ▶ ☐☐☐☐☐

Sign here Under penalties of perjury, I declare that I have examined this return, and to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.
Joint return? See page 11. Keep a copy for your records.
Your signature: Tryna Stirling
Date: 4-7-02
Your occupation: student
Daytime phone number: (561) 555-1212
Spouse's signature. If a joint return, both must sign.
Date
Spouse's occupation

Paid preparer's use only
Preparer's signature ▶ Date Check if self-employed ☐ Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code ▶ EIN
Phone no. ( )

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 23. Cat. No. 11329W Form **1040EZ** (2001)



1 Wages, tips, other comp. 3020.74	2 Federal income tax withheld 109.39
3 Social security wages 3107.19	4 Social security tax withheld 192.65
5 Medicare wages and tips 3107.19	6 Medicare tax withheld 45.05
a Control Number [illegible] / Dept. ET0320	Corp. / Employer use only T 3698

c Employer's name, address, and ZIP code

BROWNS SUPPLIES
P.O. BOX 0595
CHICAGO, IL 60601

Batch #02294

b Employer's FED ID number 47-2269112	d Employee's SSA number 601-29-1457
7 Social security tips	8 Allocated tips
9 Advance EIC payment	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 D 86.45
14 Other	12b 12c 12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay

e/f Employee's name, address and ZIP code

TRYNA STIRLING
79 GREAT LAKES DR
PLANTATION,FL 33324

15 State FL / Employer's state ID no.	16 State wages, tips, etc.
17 State income tax	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

Safe, accurate, FAST! Use e-file. Visit the IRS Web Site at www.irs.gov.

Employee Reference Copy

W-2 Wage and Tax Statement **2001**

Copy C for employee's records. OMB No. [illegible]

This blue Earnings Summary section is included with your W-2 to help describe portions in more detail. The reverse side includes general information that you may also find helpful.

1. The following information reflects your final 2001 pay stub plus any adjustments submitted by your employer.

Gross Pay	3135.69	Social Security Tax Withheld Box 4 of W-2	192.65	FL State Income Tax Box 17 of W-2 SUI/SDI Box 14 of W-2
Fed. Income Tax Withheld Box 2 of W-2	109.39	Medicare Tax Withheld Box 6 of W-2	45.05	

2. Your Gross Pay Was Adjusted as follows to produce your W-2 Statement.

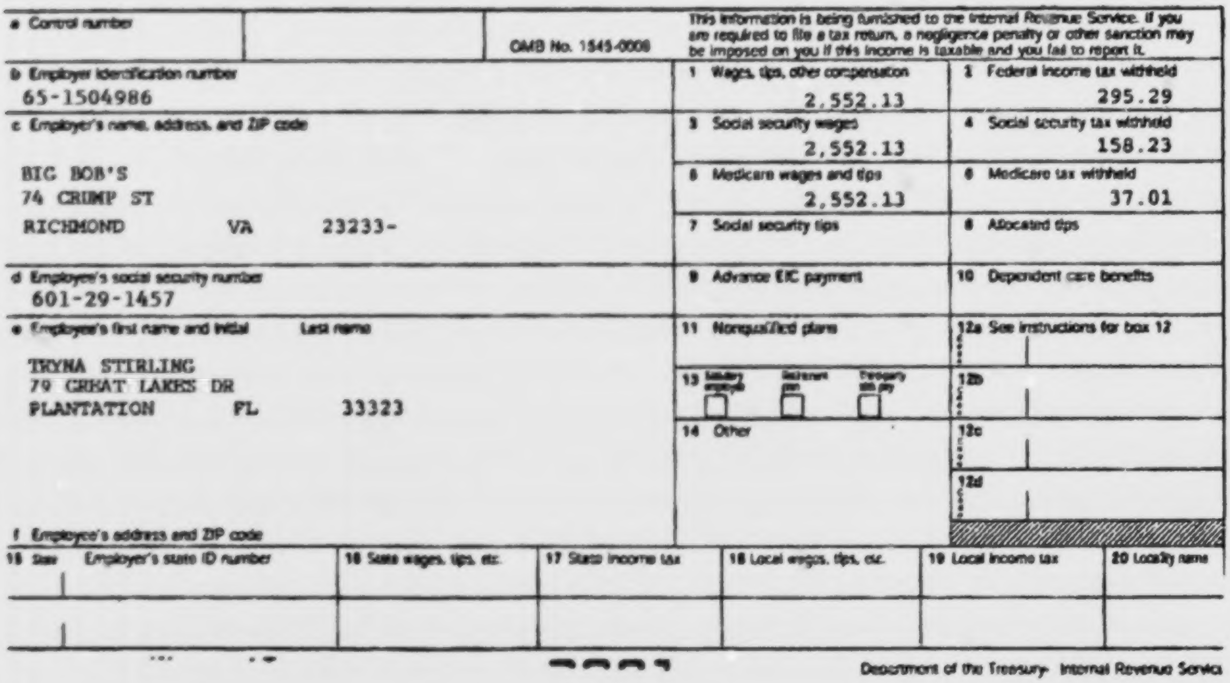
	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	FL State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	3,135.69	3,135.69	3,135.69	
Less 401(k) (D-Box 12)	86.45	N/A	N/A	
Less Other Cafe 125	28.50	28.50	28.50	
Reported W-2 Wages	3,029.74	3,107.19	3,107.19	

3. Employee W-4 Profile. To change your Employee W-4 Profile information, file a new W-4 with your payroll dept.

TRYNA STIRLING
79 GREAT LAKES DR
PLANTATION,FL 33324

Social Security Number: [illegible]
Taxable Marital Status: SINGLE
Exemptions/Allowances:
FEDERAL: 1
STATE: No State Income Tax

© [illegible]



a Control number		OMB No. 1545-0008	This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

b Employer identification number 65-1504986	1 Wages, tips, other compensation 2,552.13	2 Federal income tax withheld 295.29
c Employer's name, address, and ZIP code BIG BOB'S 74 CRUMP ST RICHMOND VA 23233-	3 Social security wages 2,552.13	4 Social security tax withheld 158.23
	5 Medicare wages and tips 2,552.13	6 Medicare tax withheld 37.01
	7 Social security tips	8 Allocated tips
d Employee's social security number 601-29-1457	9 Advance EIC payment	10 Dependent care benefits
e Employee's first name and initial / Last name TRYNA STIRLING 79 GREAT LAKES DR PLANTATION FL 33323	11 Nonqualified plans	12a See instructions for box 12
	13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐	12b
	14 Other	12c
		12d
f Employee's address and ZIP code		

15 State / Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Department of the Treasury- Internal Revenue Service

2002-2003 Institutional Student Information Record

****

* IMPORTANT: Read ALL information to find out what to do with this Report. *

****

OMB Number: 1845-0008

JUNE 27, 2002

TRYNA STIRLING
123 Main Street
DELREY BEACH FL 33445

EFC 0*

149
Based on the information we have on record for you, your EFC is 0. Your school will use this number to determine what types of aid and how much you are eligible for. You may be eligible to receive a Federal Pell Grant and other federal student aid.

171
Your school will ask you to provide copies of certain financial documents for you (and your spouse).

006
If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED-AID to make the correction on your record.

```
                    2002-2003 Institutional Student Information Record

Student ID                 601-29-1457 ST 02   EFC                                      0*

STEP ONE (THE STUDENT) (Q1 - Q35)              Dependency Status                        I
Name                            TRYNA STIRLING
Address:                       123 Main Street  Net Worth of Investments
                         DELREY BEACH FL 33445  Net Worth of Business/Farm
Social Security Number             601-29-1457  Cash, Savings, and Checking
Date of Birth                       09/13/1977  No. of Months VA Benefits Received
Permanent Home Phone #           (561)555-1212  Monthly VA Educational Benefits
E-mail Address
Driver's License #           SFA-111555111-FL  STEP THREE (THE STUDENT) (Q52 - Q58)
Citizenship Status                 U.S. CITIZEN  Born Before 1-1-1979?                  YES
Alien Registration Number                       Master's/Doctorate Prog. in 2002-2003?  NO
Marital Status                       UNMARRIED  Is Student Married?                     NO
Marital Status Date                             Have Children You Support?              NO
Enroll Plan Summer 2002 FULL TIME/NOT SURE      Dependents Other Than Children/Spouse?  NO
Enroll Plan Fall 2002   FULL TIME/NOT SURE      Orphan or Ward of the Court?            NO
Enroll Plan Wint 2002-3 FULL TIME/NOT SURE      Veteran of U.S. Armed Forces?           NO
Enroll Plan Spring 2003 FULL TIME/NOT SURE
Enroll Plan Summer 2003 FULL TIME/NOT SURE      STEP FOUR (PARENTS) (Q59 - Q83)
Father's Educational Level     HIGH SCHOOL      Marital Status
Mother's Educational Level     HIGH SCHOOL      Father's/Stepfather's SSN
State of Legal Residence                FL      Father's Last Name
Legal Resident before 1-1-1997?        YES      Mother's/Stepmother's SSN
Legal Residence Date                            Mother's Last Name
Are You Male?                           NO      Number of Family Members
Register for Selective Service?                 Number in College in 2002-2003
Degree/Certificate                  1st BA      State of Legal Residence
Grade Level in College     3rd YR/JUNIOR      Legal Residents before 1-1-1997?
HS Diploma or GED Received?            YES      Legal Residence Date
First Bachelor's Degree by 7-1-2002?    NO      Age of Older Parent
Interested in Student Loans?           YES      Tax Return Filed?
Interested in Student Employment?      YES      Type of 2001 Tax Return Used
Drug Conv Affecting Elig?               NO      Eligible to File 1040A or 1040EZ?
                                                Adjusted Gross Income
STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)        U.S. Income Tax Paid
Tax Return Filed?                COMPLETED      Exemptions Claimed
Type of 2001 Tax Return Used  1040A/EZ/TEL      Father's Inc Earned From Work
Eligible to File 1040A or 1040EZ?      YES      Mother's Inc Earned From Work
Adjusted Gross Income                 5573      Total from Worksheet A
U.S. Income Tax Paid                   405      Total from Worksheet B
Exemptions Claimed                      01      Total from Worksheet C
Student's Inc Earned From Work        5573      Net Worth of Investments
Spouse's Inc Earned From Work                   Net Worth of Business/Farm
Total from Worksheet A                   0      Cash, Savings, and Checking
Total from Worksheet B                   0
Total from Worksheet C                   0      STEP FIVE (STUDENT HH) (Q84 - Q85)
                                                Number Family Members                  01
                                                Number in College in 2002-2003          1




   *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                   Page  2 of 3
```

2002-2003 Verification Working Paper

Student Olivia R. Shepley **SSN** ________________ **TC**_____ **Dependency**_____

Tax Returns Filed Circle One:	Student/Spouse	1040	1040A	1040EZ	Other	None
	Parent(s)	1040	1040A	1040EZ	Other	None

Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet										
# in College Student's signed Worksheet										
AGI IRS :1040-33; 1040A-19; 1040EZ-4; Telefile-I										
Total from Worksheet A IRS:1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-L2										
Total from Worksheet B W-2 12a to 12d IRS:1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16										
Student Earnings Non-filers only W-2 or signed Worksheet										
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet										
Total Income										
Less U.S. Income Tax Paid IRS:1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2										
TOTAL										
Difference										

Indicate the action taken: ☐ Within tolerance, no action taken

☐ EFC recalculated ☐ Corrections submitted to CPS

FAA ________________________________ **Date** ____________________

Instructions for Completing 2002-2003 Verification Working Paper

#	Action
1	Enter the Student's Name, Current SSN, TC #, Dependency Status; circle Tax Returns Filed.
2	Locate the required verification items on the Output Document and list the values in the appropriate Output Document column for the student, parent(s), and spouse (as appropriate).
3	Review the verification documents submitted by the student (e.g., federal tax returns, verification worksheet, W-2s, etc.) and list the values in the appropriate "Tax/Wksht" column for the student and, as appropriate, the student's parent(s)/spouse.
4	For each item verified for the student and, as appropriate, parent(s)/spouse, note whether the values reported match the values verified by checking the appropriate box. Y = Match N = No match NA = Not applicable
5	For each column, calculate the Total Income by adding the values for the following. 9 AGI 10 Worksheet A total 11 Worksheet B total 12 Non-filer's earnings from work
6	For each column, calculate Total by subtracting U.S. Income Tax Paid from the Total Income.
7	For the student, calculate the Difference between Output Document Total and Tax/Wksht Total.
8	For the student's parent(s)/spouse, as appropriate, calculate the Difference between Output Document Total and Tax/Wksht Total.
9	Add the Difference from the student's column to the Difference from the student's parent(s)/spouse column. If the net is $400 or less, the errors are within verification tolerance and recalculation is optional.
10	Recalculate EFC as necessary AND submit corrections to CPS as necessary. **Note: Any change to a non-dollar item requires an EFC recalculation.**

Who has to file a tax return? IRS Chart A for Most People

Rules apply to *all* U.S. citizens (regardless of where they live) and resident aliens.

If filing status is…	*and* at the end of 2001, age is …	File a return if gross income was…
Single	under 65 65 or older	$ 7,450 $ 8,550
Married filing jointly	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	$13,400 $14,300 $15,200
Married filing separately	any age	$ 2,900
Head of household	under 65 65 or older	$ 9,550 $10,650
Qualifying widower	under 65 65 or older	$10,500 $11,400

Who has to file a tax return? IRS Chart B for Children and Other Dependents

Rules apply to *all* U.S. citizens (regardless of where they live) and resident aliens.

Also, applies to single dependents (based on the IRS definition of "dependent") who are under the age of 65 and are not blind.

- Unearned income was over $750
- Earned income was over $4,550
- Gross income was more than the larger of $750 *or*
- Earned income (up to $4,300) plus $250

U.S. Department of Education

2002-2003 Verification Worksheet

Federal Student Aid Programs

Dependent

FORM APPROVED
OMB NO. 1845-0041
EXP. DATE 12/31/2003

Your application was selected for review in a process called "Verification." In this process, your school will be comparing information from your application with signed copies of your and your parent(s)' 2001 Federal tax forms, or with W-2 forms or other financial documents. The law says we have the right to ask you for this information before awarding Federal aid. If there are differences between your application information and your financial documents, you may need to send in corrections on your Student Aid Report (SAR), or your school may send corrections electronically, to have your information reprocessed.

Complete this verification form and submit it to your financial aid administrator as soon as possible, so that your financial aid won't be delayed. Your financial aid administrator will help you.

What you should do

1. Collect your and your parent(s)' financial documents (signed Federal income tax forms, W-2 forms, etc.).
2. Talk to your financial aid administrator if you have questions about completing this worksheet.
3. Fill in and sign the worksheet—you and at least one parent.
4. Take the completed worksheet, tax forms, and any other documents your school needs to your financial aid administrator.
5. Your financial aid administrator will compare information on the documents. You may need to make corrections on your SAR and send it back to the application processor.

Your school must review the requested information, under the financial aid program rules (34 CFR, Part 668).

A. Student Information

Shepley Olivia R
Last name First name M.I.

320-20-8359
Social Security Number

123 Main St.
Address (include apt. no.)

5-5-81
Date of birth

Montreal, QC Canada
City State ZIP code

(514) 555-1212
Phone number (include area code)

B. Family Information

List the people in your parents' household, include:

- yourself and your parent(s) (including stepparent) even if you don't live with your parents, and
- your parents' other children, even if they don't live with your parent(s), if (a) your parents provide more than half of their support from July 1, 2002 through June 30, 2003, or (b) the children would be required to provide parental information when applying for Federal Student Aid, and
- other people if they now live with your parents, and your parents provide more than half of their support and will continue to provide more than half of their support from July 1, 2002 through June 30, 2003.

Write the names of all household members. Also write in the name of the college for any household member, excluding your parent(s), who will be attending college at least half-time between July 1, 2002 and June 30, 2003, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
Missy Jones (example)	18	Sister	Central University
Shepley, Olivia	21	Self	FSAU
Shepley, Stefi	20	Sister	FSAU
Shepley, Sofi	19	Sister	FSAU
Shepley, Jacki	18	Sister	
Shepley, Maurice	47	Father	
Shepley, Christine	40	Mother	

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0041. The time required to complete this information collection is estimated to average twelve minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-5345. If you have comments or concerns regarding the status of your individual submission of this form, write directly to: Application and PIN Processing Systems Division, U.S. Department of Education, 400 Maryland Avenue, S.W., Washington, DC 20202-5345.

C. Student's Tax Forms and Income Information (all applicants)

Dependent

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If you did not keep a copy of the tax return, request a copy from your tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☒ Check and attach signed tax return.

☐ Check and complete: signed tax return will be submitted to the school by __________________(date).

☐ Check here if you will not file and are not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See worksheets A&B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d.	$
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If you did not file and are not required to file a 2001 Federal income tax return, list below your employer(s) and any income received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

D. Parent(s)' Tax Forms and Income Information

1. Check one box only. Tax returns include the 2001 IRS Form 1040, 1040A, 1040EZ, TeleFile Tax Record, a tax return from Puerto Rico or a foreign income tax return. If your parent(s) did not keep a copy of the tax return, request a copy from the tax preparer or a copy of an Internal Revenue Service form that lists tax account information.

☒ Check and attach signed tax return(s).

☐ Check and complete: signed tax return(s) will be submitted to the school by __________________(date).

☐ Check here if your parent(s) will not file and are not required to file a 2001 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See worksheets A & B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2001 Amount	Sources of Untaxed Income	2001 Amount
a. Child Support	$	d. Brownlee Foods	$ 47,744
b. Social Security (non-taxed)	$	e.	$
c. Welfare (including TANF)	$	f.	$

3. If your parent(s) did not file and are not required to file a 2001 Federal income tax return, list below your parent(s)' employer(s) and any income they received in 2001 (use the W-2 form or other earnings statements if available).

Sources	2001 Amount
	$
	$
	$

E. Sign this Worksheet

By signing this worksheet, we certify that all the information reported on it is complete and correct. At least one parent must sign.

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

Tina Shepley 9/1/02
Student Date

Christine Shepley 9/1/02
Parent Date

Do not mail this worksheet to the Department of Education. Take it to your Financial Aid Administrator at your school. Don't forget to sign your tax forms.

Form **1040** Department of the Treasury -- Internal Revenue Service
U.S. Individual Income Tax Return **2001** (99) IRS Use Only -- Do not write or staple in this space

For the year Jan. 1-Dec. 31, 2001, or other tax year beginning , 2001, ending , 20 OMB No. 1545-0074

Use the IRS label. Otherwise, please print or type. LABEL HERE

Olivia Shepley

P.O. Box 3
Montreal, 2C CA

Your social security number 320-20-8359

Spouse's social security no.

▲ You must enter your SSN(s) above ▲

Presidential Election Campaign ▶ Note. Checking "Yes" will not change your tax or reduce your refund.
Do you, or your spouse if filing a joint return, want $3 to go to this fund? ▶ You ☐ Yes ☒ No Spouse ☐ Yes ☐ No

Filing Status

Check only one box.

1 ☒ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's SSN above & full name here ▶
4 ☐ Head of household (with qualifying person) (See instructions.) If the qualifying person is a child but not your dependent, enter child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (yr. spouse died ▶). (See instructions.)

Exemptions

6a ☐ Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a.
b ☐ Spouse

No. of boxes checked on 6a and 6b 0

c Dependents: If more than six dependents, see instructions.

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit (see inst.)

No. of your children on 6c who:
- lived with you 0
- did not live with you due to divorce or separation (see inst.) 0

Dependents on 6c not entered above 0

d Total number of exemptions claimed. Add numbers entered on lines above ▶ 0

Income

Attach Forms W-2 and W-2G here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	821.
8a	Taxable interest. Attach Schedule B if required	8a	
b	Tax-exempt interest. Do not include on line 8a ... 8b		
9	Ordinary dividends. Attach Schedule B if required	9	
10	Taxable refunds, credits, or offsets of state and local income taxes (see instructions)	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐	13	-3,000.
14	Other gains or (losses). Attach Form 4797	14	
15a	Total IRA distributions 15a / b Taxable amount (see inst.)	15b	
16a	Total pensions and annuities 16a / b Taxable amount (see inst.)	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits 20a / b Taxable amount (see inst.)	20b	
21	Other income.	21	
22	Add the amounts in the far right column for lines 7 through 21. This is your total income ▶	22	-2,179.

Adjusted Gross Income

23	IRA deduction (see instructions)	23	
24	Student loan interest deduction (see instructions)	24	
25	Archer MSA deduction. Attach Form 8853	25	
26	Moving expenses. Attach Form 3903	26	
27	One-half of self-employment tax. Attach Schedule SE	27	
28	Self-employed health insurance deduction (see instructions)	28	
29	Self-employed SEP, SIMPLE, and qualified plans	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid b Recipient's SSN ▶	31a	
32	Add lines 23 through 31a	32	0.
33	Subtract line 32 from line 22. This is your adjusted gross income ▶	33	-2,179.

1 104012
NTF 2554184
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Form 1040 (2001) Olivia Shepley 320-20-8359 Page 2

Tax and Credits	34	Amount from line 33 (adjusted gross income)		34 -2,179.
	35a	Check if: ☐ You were 65/older, ☐ Blind; ☐ Spouse was 65 or older, ☐ Blind. Add the number of boxes checked above and enter the total here ▶ 35a 0		
	b	If you are married filing separately and your spouse itemizes deductions, or you were a dual-status alien, see instructions and check here ▶ 35b ☐		
	36	Itemized deductions (from Schedule A) or your standard deduction (see left margin)		36 1,071.
	37	Subtract line 36 from line 34		37 -3,250.
	38	If line 34 is $99,725 or less, multiply $2,900 by the total number of exemptions claimed on line 6d. If line 34 is over $99,725, see the worksheet in the instructions		38 0.
	39	Taxable income. Subtract line 38 from line 37. If line 38 is more than line 37, enter -0-		39 0.
	40	Tax (see inst.). Check if any tax is from a ☐ Form(s) 8814 b ☐ Form 4972		40 0.
	41	Alternative minimum tax (see instructions). Attach Form 6251		41
	42	Add lines 40 and 41 ▶		42
	43	Foreign tax credit. Attach Form 1116 if required	43	
	44	Credit for child & dependent care expenses. Attach Form 2441	44	
	45	Credit for the elderly or the disabled. Attach Schedule R	45	
	46	Education credits. Attach Form 8863	46	
	47	Rate reduction credit. See the worksheet in the instructions	47	
	48	Child tax credit (see instructions)	48	
	49	Adoption credit. Attach Form 8839	49	
	50	Other credits from: a ☐ Form 3800 b ☐ Form 8396 c ☐ Form 8801 d ☐ Form	50	
	51	Add lines 43 through 50. These are your total credits		51 0.
	52	Subtract line 51 from line 42. If line 51 is more than line 42, enter -0- ▶		52 0.
Other Taxes	53	Self-employment tax. Attach Schedule SE		53
	54	Social security and Medicare tax on tip income not reported to employer. Attach Form 4137		54
	55	Tax on qualified plans, including IRAs, & other tax-favored accts. Attach Form 5329 if required		55
	56	Advance earned income credit payments from Form(s) W-2		56
	57	Household employment taxes. Attach Schedule H		57
	58	Add lines 52 through 57. This is your total tax ▶		58 0.
Payments	59	Federal income tax withheld from Forms W-2 and 1099	59 70.	
	60	2001 estimated tax payments & amt. applied from 2000 return	60	
	61a	Earned income credit (EIC)	61a	NO
	b	Nontaxable earned income 61b		
	62	Excess social security and RRTA tax withheld (see instructions)	62	
	63	Additional child tax credit. Attach Form 8812	63	
	64	Amount paid with request for extension to file (see instructions)	64	
	65	Other payments. Check if from a ☐ Form 2439 b ☐ Form 4136	65	
	66	Add lines 59, 60, 61a, and 62 through 65. These are your total payments ▶		66 70.
Refund	67	If line 66 is more than line 58, subtract line 58 from line 66. This is the amount you overpaid		67 70.
	68a	Amount of line 67 you want refunded to you ▶		68a 70.
	▶ b	Routing no. 362093399 ▶ c Type: ☐ Checking ☒ Savings		
	▶ d	Account no. 0376		
	69	Amt. of line 67 you want applied to your 2002 estimated tax ▶	69	
Amount You Owe	70	Amount you owe. Subtract line 66 from line 58. For details on how to pay, see instructions ▶		70 0.
	71	Estimated tax penalty. Also include on line 70	71	

Standard Deduction for --
- People who checked any box on line 35a or 35b or who can be claimed as dependent, see inst.
- All others:

Single, $4,550

Head of household, $6,650

Married filing jointly or Qualifying widow(er), $7,600

Married filing separately, $3,800

If you have a qualifying child, attach Schedule EIC.

Direct deposit? See inst. and fill in 68b, 68c, and 68d.

104012

Third Party Designee Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ Yes. Complete the following. ☐ No

Designee's name ▶ Phone no. ▶ Personal identification number (PIN) ▶

Sign Here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature Olivia Shepley	Date 4/5/02	Your occupation student	Daytime phone number (514) 555-1212
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	

Paid Preparer's Use Only

Preparer's signature ▶	Date	Check if self-employed ☐	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, & ZIP code ▶		EIN	
		Phone no.	

Preparers Edition Form 1040 (2001)

SCHEDULE D
(Form 1040)
Department of the Treasury
Internal Revenue Service (99)

Capital Gains and Losses

▶ Attach to Form 1040. ▶ See Instructions for Schedule D (Form 1040).
▶ Use Schedule D-1 to list additional transactions for lines 1 and 8.

OMB No. 1545-0074
2001
Attachment Sequence No. 12

Name(s) shown on Form 1040: Olivia Shepley
Your social security no.: 320-20-8359

Part I Short-Term Capital Gains and Losses -- Assets Held One Year or Less

1 (a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)		(d) Sales price (see instructions)	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)
2 Enter your short-term totals, if any, from Schedule D-1, line 2			2			
3 Total short-term sales price amounts. Add lines 1 and 2 in column (d)			3			
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824					4	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1					5	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your 2000 Capital Loss Carryover Worksheet					6	( )
7 Net short-term capital gain or (loss). Combine lines 1 through 6 in column (f)					7	0.

Part II Long-Term Capital Gains and Losses -- Assets Held More Than One Year

8 (a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)		(d) Sales price (see instructions)	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)	(g) 28% rate gain or (loss) * (see instr. below)
Janus Worldwide	Various	11/27/2001		650.	583.	67.	
Janus Twenty	Various	11/27/2001		450.	660.	-210.	
Berger Growth	Various	11/27/2001		3,772.	6,783.	-3,011.	
Berger Small Co	Various	11/27/2001		407.	523.	-116.	
9 Enter your long-term totals, if any, from Schedule D-1, line 9			9				
10 Total long-term sales price amounts. Add lines 8 and 9 in column (d)			10	5,279.			
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824					11		
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1					12		
13 Capital gain distributions. See the instructions					13		
14 Long-term capital loss carryover. Enter in both columns (f) and (g) the amount, if any, from line 13 of your 2000 Capital Loss Carryover Worksheet					14	( )	( )
15 Combine lines 8 through 14 in column (g)					15		0.
16 Net long-term capital gain or (loss). Combine lines 8 through 14 in column (f) Next: Go to Part III on page 2.					16	-3,270.	

*28% rate gain or loss includes all "collectibles gains and losses" (as defined in the instructions) and up to 50% of the eligible gain on qualified small business stock (see the instructions).

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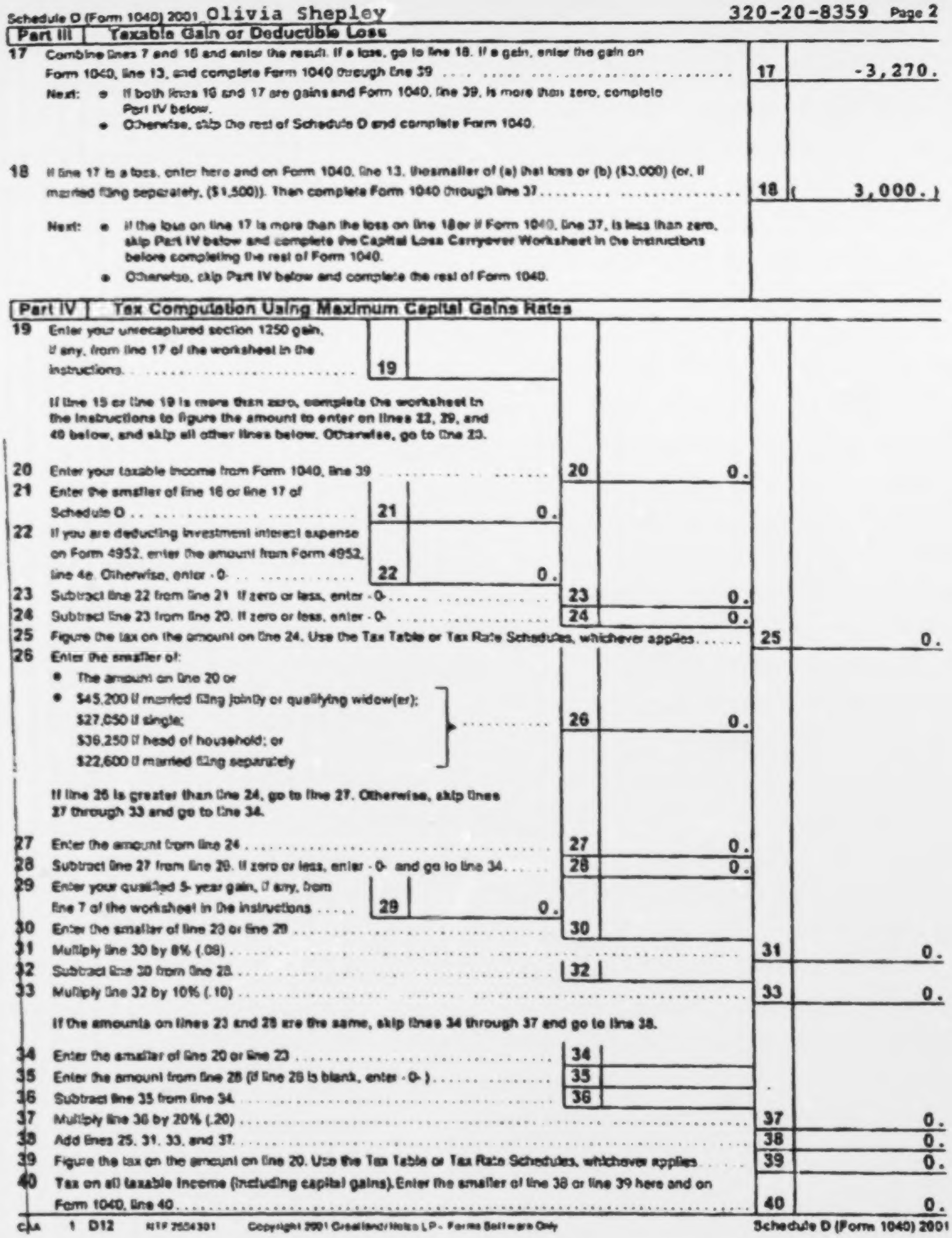


Schedule D (Form 1040) 2001 Olivia Shepley 320-20-8359 Page 2

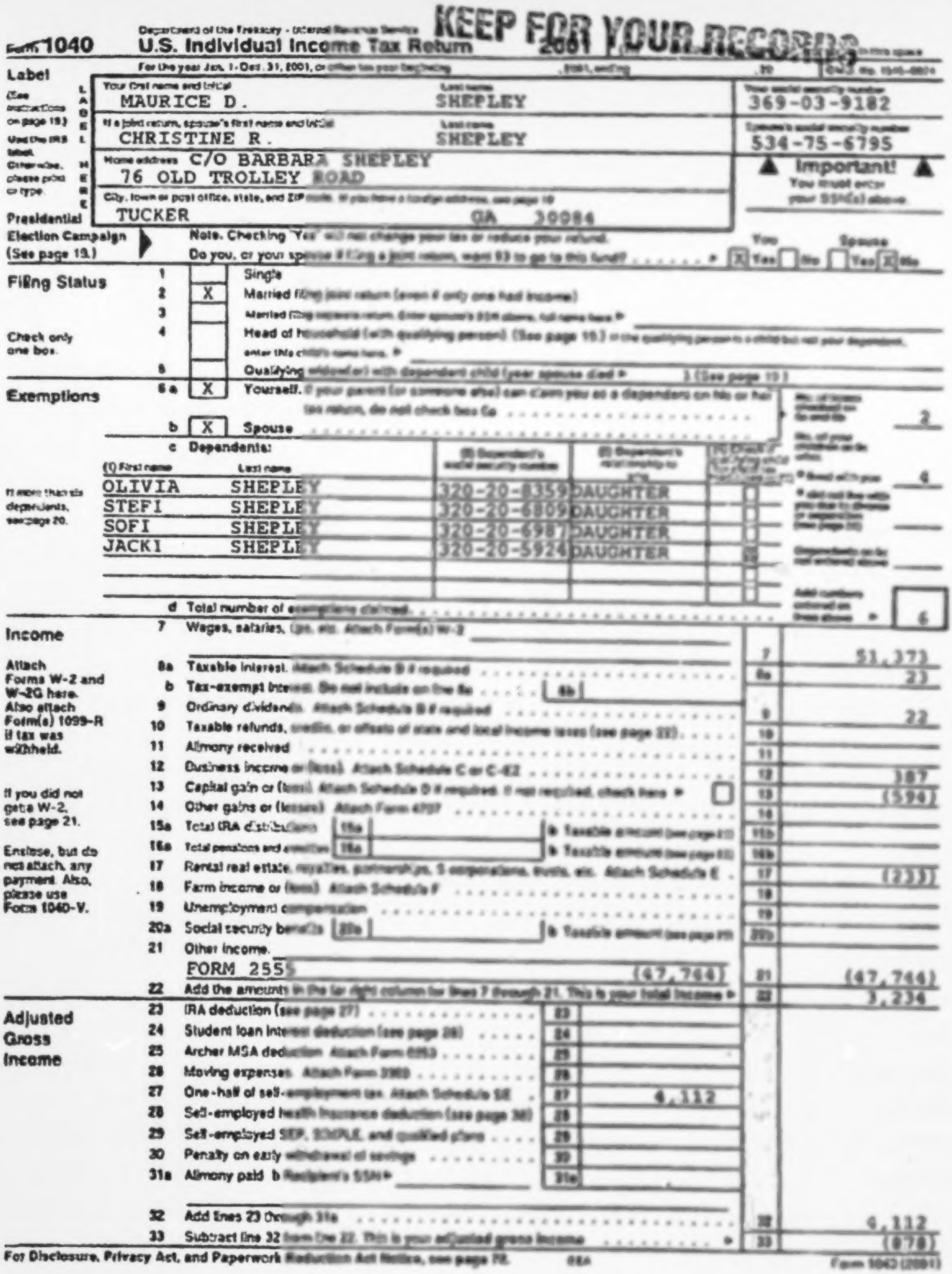
Part III **Taxable Gain or Deductible Loss**

17	Combine lines 7 and 16 and enter the result. If a loss, go to line 18. If a gain, enter the gain on Form 1040, line 13, and complete Form 1040 through line 39	17	-3,270.
	Next: • If both lines 16 and 17 are gains and Form 1040, line 39, is more than zero, complete Part IV below. • Otherwise, skip the rest of Schedule D and complete Form 1040.		
18	If line 17 is a loss, enter here and on Form 1040, line 13, thesmaller of (a) that loss or (b) ($3,000) (or, if married filing separately, ($1,500)). Then complete Form 1040 through line 37	18	(3,000.)
	Next: • If the loss on line 17 is more than the loss on line 18 or if Form 1040, line 37, is less than zero, skip Part IV below and complete the Capital Loss Carryover Worksheet in the instructions before completing the rest of Form 1040. • Otherwise, skip Part IV below and complete the rest of Form 1040.		

Part IV **Tax Computation Using Maximum Capital Gains Rates**

19	Enter your unrecaptured section 1250 gain, if any, from line 17 of the worksheet in the instructions	19					
	If line 15 or line 19 is more than zero, complete the worksheet in the instructions to figure the amount to enter on lines 22, 29, and 40 below, and skip all other lines below. Otherwise, go to line 20.						
20	Enter your taxable income from Form 1040, line 39			20	0.		
21	Enter the smaller of line 16 or line 17 of Schedule D	21	0.				
22	If you are deducting investment interest expense on Form 4952, enter the amount from Form 4952, line 4e. Otherwise, enter -0-	22	0.				
23	Subtract line 22 from line 21. If zero or less, enter -0-			23	0.		
24	Subtract line 23 from line 20. If zero or less, enter -0-			24	0.		
25	Figure the tax on the amount on line 24. Use the Tax Table or Tax Rate Schedules, whichever applies					25	0.
26	Enter the smaller of: • The amount on line 20 or • $45,200 if married filing jointly or qualifying widow(er); $27,050 if single; $36,250 if head of household; or $22,600 if married filing separately			26	0.		
	If line 26 is greater than line 24, go to line 27. Otherwise, skip lines 27 through 33 and go to line 34.						
27	Enter the amount from line 24			27	0.		
28	Subtract line 27 from line 26. If zero or less, enter -0- and go to line 34			28	0.		
29	Enter your qualified 5- year gain, if any, from line 7 of the worksheet in the instructions	29	0.				
30	Enter the smaller of line 28 or line 29			30			
31	Multiply line 30 by 8% (.08)					31	0.
32	Subtract line 30 from line 28			32			
33	Multiply line 32 by 10% (.10)					33	0.
	If the amounts on lines 23 and 28 are the same, skip lines 34 through 37 and go to line 38.						
34	Enter the smaller of line 20 or line 23			34			
35	Enter the amount from line 28 (if line 28 is blank, enter -0-)			35			
36	Subtract line 35 from line 34			36			
37	Multiply line 36 by 20% (.20)					37	0.
38	Add lines 25, 31, 33, and 37					38	0.
39	Figure the tax on the amount on line 20. Use the Tax Table or Tax Rate Schedules, whichever applies					39	0.
40	**Tax on all taxable income (including capital gains).** Enter the smaller of line 38 or line 39 here and on Form 1040, line 40					40	0.

CAA 1 D12 NTF 2504301 Copyright 2001 Greatland/Nelco LP - Forms Software Only Schedule D (Form 1040) 2001



KEEP FOR YOUR RECORDS

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return 2001

For the year Jan. 1-Dec. 31, 2001, or other tax year beginning , 2001, ending , 20 OMB No. 1545-0074

Label (See instructions on page 19.) Use the IRS label. Otherwise, please print or type.

Your first name and initial MAURICE D.	Last name SHEPLEY	Your social security number 369-03-9182
If a joint return, spouse's first name and initial CHRISTINE R.	Last name SHEPLEY	Spouse's social security number 534-75-6795
Home address C/O BARBARA SHEPLEY 76 OLD TROLLEY ROAD		▲ **Important!** ▲ You must enter your SSN(s) above.
City, town or post office, state, and ZIP code. If you have a foreign address, see page 19. TUCKER	GA 30084	

Presidential Election Campaign (See page 19.)
Note. Checking "Yes" will not change your tax or reduce your refund.
Do you, or your spouse if filing a joint return, want $3 to go to this fund? You ☒ Yes ☐ No Spouse ☐ Yes ☒ No

Filing Status (Check only one box.)

1 ☐ Single
2 ☒ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See page 19.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶). (See page 19.)

Exemptions

6a ☒ **Yourself.** If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a
b ☒ **Spouse**

No. of boxes checked on 6a and 6b: 2

c **Dependents:**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4)
OLIVIA	SHEPLEY	320-20-8359	DAUGHTER	☐
STEFI	SHEPLEY	320-20-6809	DAUGHTER	☐
SOFI	SHEPLEY	320-20-6987	DAUGHTER	☐
JACKI	SHEPLEY	320-20-5924	DAUGHTER	☐

If more than six dependents, see page 20.

No. of your children on 6c who: • lived with you 4
• did not live with you due to divorce or separation (see page 20)
Dependents on 6c not entered above
d Total number of exemptions claimed
Add numbers entered on lines above ▶ 6

Income

Attach Forms W-2 and W-2G here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see page 21.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

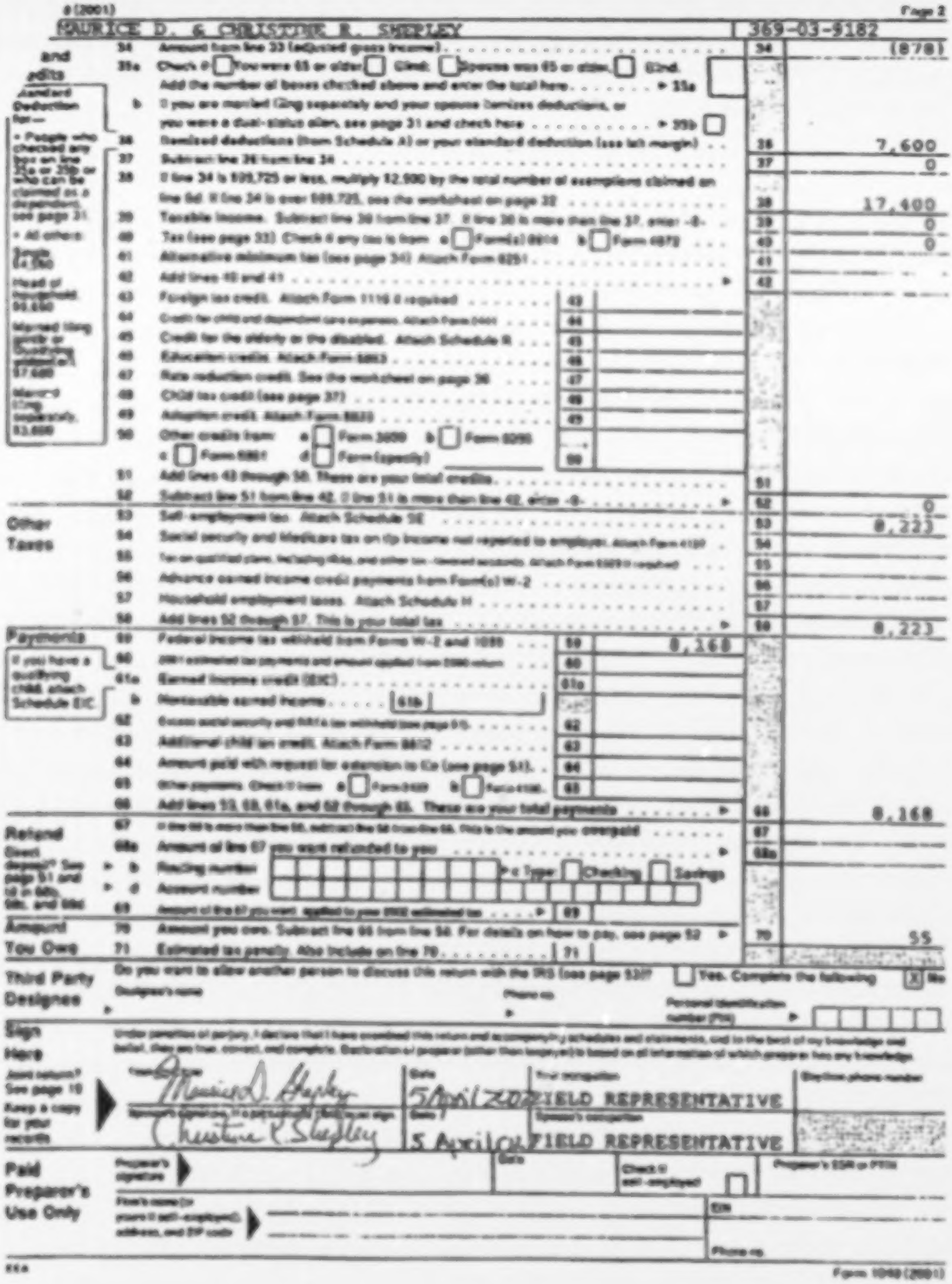
7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	51,373
8a	Taxable interest. Attach Schedule B if required	8a	23
b	Tax-exempt interest. Do not include on line 8a . . . 8b		
9	Ordinary dividends. Attach Schedule B if required	9	22
10	Taxable refunds, credits, or offsets of state and local income taxes (see page 22)	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	387
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐	13	(594)
14	Other gains or (losses). Attach Form 4797	14	
15a	Total IRA distributions 15a — b Taxable amount (see page 23)	15b	
16a	Total pensions and annuities 16a — b Taxable amount (see page 23)	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	(233)
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits 20a — b Taxable amount (see page 25)	20b	
21	Other income. FORM 2555 (47,744)	21	(47,744)
22	Add the amounts in the far right column for lines 7 through 21. This is your total income ▶	22	3,234

Adjusted Gross Income

23	IRA deduction (see page 27)	23	
24	Student loan interest deduction (see page 28)	24	
25	Archer MSA deduction. Attach Form 8853	25	
26	Moving expenses. Attach Form 3903	26	
27	One-half of self-employment tax. Attach Schedule SE	27	4,112
28	Self-employed health insurance deduction (see page 30)	28	
29	Self-employed SEP, SIMPLE, and qualified plans	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid b Recipient's SSN ▶	31a	

32	Add lines 23 through 31a	32	4,112
33	Subtract line 32 from line 22. This is your adjusted gross income ▶	33	(878)

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 72. Form 1040 (2001)



(2001) Page 2

MAURICE D. & CHRISTINE R. SHEPLEY 369-03-9182

34	Amount from line 33 (adjusted gross income)		34	(878)
35a	Check if: ☐ You were 65 or older, ☐ Blind; ☐ Spouse was 65 or older, ☐ Blind. Add the number of boxes checked above and enter the total here ▶ 35a ☐			
b	▶ 35b ☐			
36	Itemized deductions (from Schedule A) or your standard deduction (see left margin)		36	7,600
37	Subtract line 36 from line 34		37	0
38			38	17,400
39	Taxable income.		39	0
40	Tax (see page 33). Check if any tax is from a ☐ b ☐		40	0
41	Alternative minimum tax		41	
42	Add lines 40 and 41 ▶		42	
43	Foreign tax credit.	43		
44		44		
45	Credit for the elderly or the disabled. Attach Schedule R	45		
46	Education credits.	46		
47	Rate reduction credit.	47		
48	Child tax credit (see page 37)	48		
49	Adoption credit.	49		
50	Other credits from: a ☐ b ☐ c ☐ d ☐	50		
51	Add lines 43 through 50. These are your total credits		51	
52	Subtract line 51 from line 42. ▶		52	0
53	Self-employment tax. Attach Schedule SE		53	8,223
54			54	
55			55	
56	Advance earned income credit payments from Form(s) W-2		56	
57	Household employment taxes. Attach Schedule H		57	
58	Add lines 52 through 57. This is your total tax ▶		58	8,223
59	Federal income tax withheld from Forms W-2 and 1099	59 8,168		
60		60		
61a	Earned income credit (EIC)	61a		
b	Nontaxable earned income 61b			
62		62		
63	Additional child tax credit. Attach Form 8812	63		
64	Amount paid with request for extension to file (see page 51)	64		
65	Other payments. a ☐ b ☐	65		
66	Add lines 53, 59, 61a, and 62 through 65. These are your total payments ▶		66	8,168
67	overpaid		67	
68a	Amount of line 67 you want refunded to you ▶		68a	
▶ b	Routing number ☐☐☐☐☐☐☐☐☐ ▶ c Type: ☐ Checking ☐ Savings			
▶ d	Account number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐			
69	▶	69		
70	Amount you owe. ▶		70	55
71	Estimated tax penalty.	71		

Third Party Designee: ☐ Yes. Complete the following. ☒ No

Sign Here

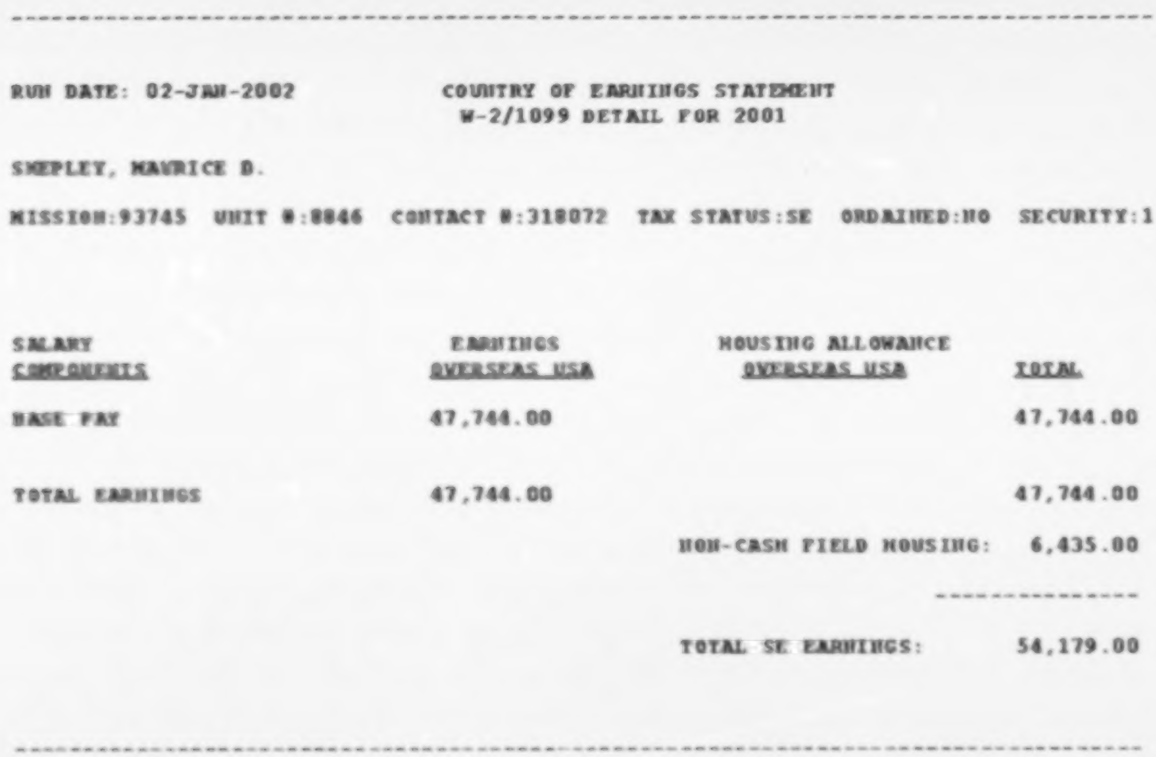
Maurice D. Shepley — 5April2002 — FIELD REPRESENTATIVE

Christine R Shepley — 5 April 02 — FIELD REPRESENTATIVE

Paid Preparer's Use Only

Form 1040 (2001)

BEST COPY AVAILABLE



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RUN DATE: 02-JAN-2002          COUNTRY OF EARNINGS STATEMENT
                                W-2/1099 DETAIL FOR 2001

SHEPLEY, MAURICE D.

MISSION:93745  UNIT #:8846  CONTACT #:318072  TAX STATUS:SE  ORDAINED:NO  SECURITY:1


SALARY                          EARNINGS             HOUSING ALLOWANCE
COMPONENTS                    OVERSEAS USA            OVERSEAS USA         TOTAL

BASE PAY                      47,744.00                                  47,744.00

TOTAL EARNINGS                47,744.00                                  47,744.00
                                                NON-CASH FIELD HOUSING:   6,435.00
                                                                      ------------
                                                TOTAL SE EARNINGS:       54,179.00

----------------------------------------------------------------------------------------
```

2002-2003 Institutional Student Information Record

```
*********************************************************************************
     * IMPORTANT: Read ALL information to find out what to do with this Report.    *
*********************************************************************************
                                                            OMB Number: 1845-0008
OLIVIA R. SHEPLEY                                                JUNE 27, 2002
123 Main Street
MONTREAL, QC CN 00000                                              EFC   1840*
```

149
Based on the information we have on record for you, your EFC is 1840. Your school will use this number to determine what types of aid and how much you are eligible for. You may be eligible to receive a Federal Pell Grant and other federal student aid.

170
Your school will ask you to provide copies of certain financial documents for you and your parent(s).

006
If you need additional help with your ISIR, contact your school Financial Aid Administrator (FAA) or the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243). If your address changes, contact your school or call 1-800-4FED-AID to make the correction on your record.

Page 1 of 3   320-20-8359 SH 01

```
                    2002-2003 Institutional Student Information Record

Student ID              320-20-8359 SH 01     EFC                                   1840*

STEP ONE (THE STUDENT) (Q1 - Q35)            Dependency Status                        D
Name                     OLIVIA R. SHEPLEY
Address:                   123 Main Street   Net Worth of Investments               570
                     MONTREAL, QC CN 00000   Net Worth of Business/Farm
Social Security Number         320-20-8359   Cash, Savings, and Checking            200
Date of Birth                   05/05/1981   No. of Months VA Benefits Received
Permanent Home Phone #       (514)555-1212   Monthly VA Educational Benefits
E-mail Address
Driver's License #        SFA-111555111-     STEP THREE (THE STUDENT) (Q52 - Q58)
Citizenship Status             U.S. CITIZEN  Born Before 1-1-1979?                   NO
Alien Registration Number                    Master's/Doctorate Prog. in 2002-2003?  NO
Marital Status                   UNMARRIED   Is Student Married?                     NO
Marital Status Date                          Have Children You Support?              NO
Enroll Plan Summer 2002       NOT ATTENDING  Dependents Other Than Children/Spouse?  NO
Enroll Plan Fall 2002   FULL TIME/NOT SURE   Orphan or Ward of the Court?            NO
Enroll Plan Wint 2002-3 FULL TIME/NOT SURE   Veteran of U.S. Armed Forces?           NO
Enroll Plan Spring 2003 FULL TIME/NOT SURE
Enroll Plan Summer 2003       NOT ATTENDING  STEP FOUR (PARENTS) (Q59 - Q83)
Father's Educational Level  COLLEGE/BEYOND   Marital Status          MARRIED/REMARRIED
Mother's Educational Level  COLLEGE/BEYOND   Father's/Stepfather's SSN      369-03-9182
State of Legal Residence                GA   Father's Last Name                 SHEPLEY
Legal Resident before 1-1-1997?        YES   Mother's/Stepmother's SSN      534-75-6795
Legal Residence Date                         Mother's Last Name                 SHEPLEY
Are You Male?                           NO   Number of Family Members                06
Register for Selective Service?              Number in College in 2002-2003           3
Degree/Certificate                  1st BA   State of Legal Residence                GA
Grade Level in College      3rd YR/JUNIOR    Legal Residents before 1-1-1997?       YES
HS Diploma or GED Received?            YES   Legal Residence Date
First Bachelor's Degree by 7-1-2002?    NO   Age of Older Parent                     47
Interested in Student Loans?           YES   Tax Return Filed?                COMPLETED
Interested in Student Employment?      YES   Type of 2001 Tax Return Used          1040
Drug Conv Affecting Elig?               NO   Eligible to File 1040A or 1040EZ?       NO
                                             Adjusted Gross Income                 -878
STEP TWO (STUDENT & SPOUSE) (Q36 - Q51)      U.S. Income Tax Paid                     0
Tax Return Filed?                COMPLETED   Exemptions Claimed                      06
Type of 2001 Tax Return Used          1040   Father's Inc Earned From Work        51760
Eligible to File 1040A or 1040EZ?       NO   Mother's Inc Earned From Work            0
Adjusted Gross Income                -2179   Total from Worksheet A                   0
U.S. Income Tax Paid                     0   Total from Worksheet B               47744
Exemptions Claimed                      00   Total from Worksheet C                   0
Student's Inc Earned From Work         821   Net Worth of Investments             53000
Spouse's Inc Earned From Work            0   Net Worth of Business/Farm
Total from Worksheet A                   0   Cash, Savings, and Checking           3200
Total from Worksheet B                   0
Total from Worksheet C                   0   STEP FIVE (STUDENT HH) (Q84 - Q85)
                                             Number Family Members
                                             Number in College in 2002-2003


    *=assumption h=highlight flag #=corrected this trans @=corrected previous trans
                                   Page  2 of 3
```

Lesson 1 Key Learning Points

Read through the following scenarios to determine if conflicting information issues exist. If so, identify the issue(s) as well as what needs to be done to resolve the issue(s).

#	Scenario	Conflicting Information
1	James is a student in the adult learning undergraduate program at FSAU – Mill Creek. He lives off campus with his wife (an FSAU alum) and son, Bob, who is currently a senior in high school and auditing 2 courses at FSAU – Mill Creek during the fall and spring semesters. James completed his FAFSA and indicated that the number in household is 3 and the number in college is 2. James' application was selected for verification and he submitted a signed verification worksheet indicating that the number in college is 2.	Number in college is conflicting information (FSAU – Mill Creek records indicate that James' son, Bob is a high school senior auditing classes) Need to submit corrected FAFSA data and have EFC recalculated
2	Nadia, a graduate student at FSA University – Main brought her SAR, which was not selected for verification, to the financial aid office to get help in interpreting the results. Just in case the information is needed, Nadia brought along copies of her tax return. She reported her AGI as $4500 on the FAFSA, but her tax return shows $5205. You happen to notice, too, that her e-mail address on the SAR (and ISIR) is nadia@fsau.edu but the school shows her e-mail address as nadia_s@fsau.edu.	Discrepancy in AGI between SAR and tax return is conflicting information Need to recalculate the EFC using the correct AGI; could choose to verify more items; depending on the federal aid Nadia is receiving, may not need to submit corrections to the CPS
3	Prior to May 1, when she and Jim, a very wealthy young man who won't have any trouble paying for Maria's tuition, had a lavish wedding ceremony, Maria was a dependent student. She completed her FAFSA on April 30, the day before they got married, and listed only her mom's income of $7,500, which qualified her for an Auto 0 EFC. You notice that $5,000 of this income is interest earnings, but that no cash or assets are listed on the FAFSA. Maria knows all the folks in the financial aid office, so she drops by to show them her brand new 2.0 carat diamond wedding ring and to find out when she can pick up her student loan funds (she wants to surprise Jim with a trip to the Bahamas during the semester break).	In and of itself, the $5,000 in interest earnings and $0 cash balance do not necessarily reflect conflicting information, since tax return is filed based on year end information and mom might have used all of her money to pay for Maria's lavish wedding However, information Maria shares about using her student loan funds for a trip to the Bahamas definitely does constitute conflicting information or at least a misuse of the funds intended to pay for costs related to her education.
4	Pete is a dependent undergraduate at FSA State and is starting his sophomore year. Because the only school he listed on his FAFSA is FSA Community College, where he was last year, the financial aid office at FSA State didn't get an ISIR. In August, Pete drops by the FSA State financial aid office in person to deliver his SAR, which indicates his parents had annual income of $5000, didn't file a tax return, and had no cash/savings/assets. When you double check his EFC, you're surprised to see that it's 0, since you remember that his dad donated $25,000 to the Art Department earlier that year.	In and of itself, the $25,000 donation does not constitute conflicting information; may have donated the funds prior to the time the FAFSA was filed; school might choose to follow up/probe deeper

Lesson 2 Key Learning Points

1. **What is verification?**

   The process a school uses to check the accuracy of student's FAFSA reported data. Application data is compared to source documents provided by the student. Applies only to Title IV need-based aid recipients.

2. **Why is verification important to program integrity?**

   Verification helps ensure program integrity by ensuring that Title IV aid recipients get the correct amounts from the appropriate sources. Also ensures that fraud (e.g., an application with false information which leads to a greater student need than is actually there) and financial aid abuse is minimized.

3. **How is verification different from resolving conflicting information?**

   Verification process specifies the data items that are required to be verified for the applications selected by the CPS and focuses on making sure the EFC is correct.
   Resolving conflicting information is broader in scope, since any information the school has that conflicts with the student's FAFSA needs to be resolved. In addition to making sure the EFC is accurate, conflict resolution also focuses on making sure the student has basic eligibility.

4. **How are applicants selected for verification?**

   During CPS processing, applications are selected based on CPS data edits that show possible inconsistent information; also selected at random. School may also additional applications to be verified based on its own criteria.

5. **What 5 items must be verified for CPS-selected applications?**

   Household size
   Number in college
   AGI
   Taxes Paid
   Certain untaxed income

2002-2003 Verification Working Paper

Student Lauren Ciriani **SSN** 163-85-7445. **TC** 02 **Dependency** D.

Tax Returns Filed	Student/Spouse	1040	1040A	1040EZ	Other	None
Circle One:	Parent(s)	1040	1040A	1040EZ	Other	None

Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet						6	6	✓		
# in College Student's signed Worksheet						1	3		✓	
AGI IRS :1040-33; 1040A-19; 1040EZ-4; Telefile-I	---	3,003		✓		32,608	32,608	✓		
Total from Worksheet A IRS:1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-L2	---	---	✓			462	462	✓		
Total from Worksheet B W-2 12a to 12d IRS:1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16	---	---	✓			1,298	9,298		✓	
Student Earnings Non-filers only W-2 or signed Worksheet	---	---			✓	---	---			✓
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet	---	---			✓	---	---			✓
Total Income										
Less U.S. Income Tax Paid IRS:1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2	---	0	✓			368	368	✓		
TOTAL										
Difference										

Indicate the action taken: ☐ Within tolerance, no action taken

☑ EFC recalculated (1058) ☑ Corrections submitted to CPS

FAA BT Best **Date** 9-26-02.

2002-2003 Verification Working Paper

Student Lauren Ciriani **SSN** 163-85-7445 . TC 02 **Dependency** D .

Tax Returns Filed Circle One:	Student/Spouse	1040	1040A	1040EZ	Other	None
	Parent(s)	1040	1040A	1040EZ	Other	None

Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet						6	6	✓		
# in College Student's signed Worksheet						1	3		✓	
AGI IRS :1040-33; 1040A-19; 1040EZ-4; Telefile-I	---	3,003		✓		32,608	32,608	✓		
Total from Worksheet A IRS:1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-L2	---	---	✓			462	462	✓		
Total from Worksheet B W-2 12a to 12d IRS:1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16	---	---	✓			1,298	9,298		✓	
Student Earnings Non-filers only W-2 or signed Worksheet	---	---			✓	---	---			✓
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet	---	---			✓	---	---			✓
Total Income	---	3,003		✓		34,368	42,368		✓	
Less U.S. Income Tax Paid IRS:1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2	---	0	✓			368	368	✓		
TOTAL	---	3,003				34,000	42,000			
Difference			(3,003)					(8,000)		

Indicate the action taken: ☐ Within tolerance, no action taken

☑ EFC recalculated (1058) ☑ Corrections submitted to CPS

FAA BT Best

Date 9-26-02 .

```
FAA Estimated Need Analysis                Student ID: 163857445CI02
Student's Name: CIRIANI,LAUREN S.          Date Calculated: 10/03/2002

Calculated Values
=================
Dependency Status (Calc.)    D       Prim Month 1      120   Sec Month 1
Formula Type                 1       Prim Month 2      240   Sec Month 2
Primary EFC                  1058    Prim Month 3      360   Sec Month 3
Secondary EFC                        Prim Month 4      480   Sec Month 4
Paid EFC Type                P       Prim Month 5      600   Sec Month 5
Reject Reason                        Prim Month 6      720   Sec Month 6
                                     Prim Month 7      840   Sec Month 7
                                     Prim Month 8      960   Sec Month 8
                                     Prim Month 9            Sec Month 9
                                     Prim Month 10    1152   Sec Month 10
                                     Prim Month 11    1219   Sec Month 11
                                     Prim Month 12    1286   Sec Month 12

Total Income                       42368    Total Student Contribution
Allowance Against Total Inc.       35090    Adjusted Available Income         4278
State Tax Allowance                 4237    Par Contribution from Assets         0
Employment Allowance                3000    Total Parent Contribution          941
Income Protection Allowance        28050    Parent's Contribution              941
Available Income                    4278    Student Total Income              3003
Cont From Avail Income                      Stud Allowance Total Income       2770
Discretionary Net Worth           -46600    Stud Income Contribution           117
Net Worth                           1000    Stud Discretionary Net Worth         0
Asset Protection Allowance         47600    Stud Asset Contribution              0
                                            FISAP Total Income               45371

Assumed Values
==============
Stud Citizenship Status                     Par Marital Status
Stud Marital Status                         Par Number of Family Members
Stud Born before 1-1-1979?                  Par Num. in College in 2002-2003
Stud Is Married?                            Par Adjusted Gross Income
Stud Have Children You Support?             Par U.S. Income Tax Paid
Stud Legal Dep Other Child/Spouse?          Father's Income from Work
Stud Veteran of U.S. Armed Forces?          Mother's Income from Work
Stud Number of Family Members               Par Amount from Worksheet C
Stud Num. in College in 2002-2003
Stud Adjusted Gross Income
Stud U.S. Income Tax Paid
Stud Income from Work
Spouse Income from Work
Stud Amount from Worksheet C
```

Lesson 3 Key Learning Points

1. **Explain verification tolerance**

   Verification tolerance refers to the acceptable limit for small dollar-value errors that don't significantly impact the student's eligibility (tolerance doesn't apply to errors to non-dollar values). The tolerance limit is $400 and applies to the net difference between the sum of applicant-reported (incorrect) AGI, plus untaxed income, less U.S. income tax paid; and the sum of the verified (correct) AGI, plus untaxed income, less the verified U.S. income tax paid. The EFC doesn't have to be recalculated if errors fall within verification tolerance.

2. **Explain when corrected data must be submitted to the CPS.**

   If the incorrect data/error reduces the student's Pell Grant eligibility

   If the incorrect data increases the student's Pell Grant eligibility and the school wants to pay the student the increased award

3. **Explain the difference between an update and a correction.**

   Updates to certain non-dollar items (household size, number in college, and dependency status in certain cases) that reflect a change to the student's situation since the FAFSA was signed, usually made by the FAA a result of verification, while corrections apply to misreported information

4. **Explain how verification impacts making a PJ adjustment.**

   If an application is selected for verification, the FAA must complete verification before making any PJ adjustment; if the application is selected after PJ, the FAA must verify the original application data

2002-2003 Verification Working Paper

Student Anna Roebling SSN 605-50-6054 . TC 03 Dependency D .

Tax Returns Filed Circle One:	Student/Spouse	1040	1040A	1040EZ	Other	[✓ None]
	Parent(s)	1040	[✓ 1040A]	1040EZ	Other	None

Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet	2	4		✓						
# in College Student's signed Worksheet	1	1	✓							
AGI IRS :1040-33; 1040A-19; 1040EZ-4; Telefile-I	---	---			✓	10,314	10,314	✓		
Total from Worksheet A IRS:1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-L2	---	---			✓	2,428	2,428	✓		
Total from Worksheet B W-2 12a to 12d IRS:1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16	---	---			✓	0	0	✓		
Student Earnings Non-filers only W-2 or signed Worksheet	---	950		✓		---	---			✓
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet	---	---			✓	---	---			✓
Total Income	---	950		✓		12,742	12,742	✓		
Less U.S. Income Tax Paid IRS:1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2	---	---			✓			✓		
TOTAL	---	950				12,742	12,742			
Difference			(950)					0		

Indicate the action taken: ☐ Within tolerance, no action taken

☑ EFC recalculated (no change) ☐ Corrections submitted to CPS

FAA BT Best Date 9-26-02 .

```
FAA Estimated Need Analysis                  Student ID: 605506054RO003
Student's Name: ROEBLING,ANNA .              Date Calculated: 09/28/2002

Calculated Values
================
Dependency Status (Calc.)     D       Prim Month 1          Sec Month 1
Formula Type                  4       Prim Month 2          Sec Month 2
Primary EFC                   0       Prim Month 3          Sec Month 3
Secondary EFC                         Prim Month 4          Sec Month 4
Paid EFC Type                 P       Prim Month 5          Sec Month 5
Reject Reason                         Prim Month 6          Sec Month 6
                                      Prim Month 7          Sec Month 7
                                      Prim Month 8          Sec Month 8
                                      Prim Month 9          Sec Month 9
                                      Prim Month 10         Sec Month 10
                                      Prim Month 11         Sec Month 11
                                      Prim Month 12         Sec Month 12

Total Income                      12742      Total Student Contribution
Allowance Against Total Inc.                 Adjusted Available Income
State Tax Allowance                          Par Contribution from Assets
Employment Allowance                         Total Parent Contribution
Income Protection Allowance                  Parent's Contribution
Available Income                             Student Total Income               950
Cont From Avail Income                       Stud Allowance Total Income
Discretionary Net Worth                      Stud Income Contribution
Net Worth                                    Stud Discretionary Net Worth
Asset Protection Allowance                   Stud Asset Contribution
                                             FISAP Total Income               13692

Assumed Values
==============
Stud Citizenship Status                      Par Marital Status
Stud Marital Status                          Par Number of Family Members
Stud Born before 1-1-1979?                   Par Num. in College in 2002-2003
Stud Is Married?                             Par Adjusted Gross Income
Stud Have Children You Support?              Par U.S. Income Tax Paid
Stud Legal Dep Other Child/Spouse?           Father's Income from Work
Stud Veteran of U.S. Armed Forces?           Mother's Income from Work
Stud Number of Family Members                Par Amount from Worksheet C
Stud Num. in College in 2002-2003
Stud Adjusted Gross Income
Stud U.S. Income Tax Paid
Stud Income from Work
Spouse Income from Work
Stud Amount from Worksheet C
```

2002-2003 Verification Working Paper

Student Tryna Stirling **SSN** 601-29-1457 . **TC** 02 **Dependency** I .

Tax Returns Filed Circle One:	Student/Spouse	1040	1040A	[✓ 1040EZ]	Other	None
	Parent(s)	1040	1040A	1040EZ	Other	None

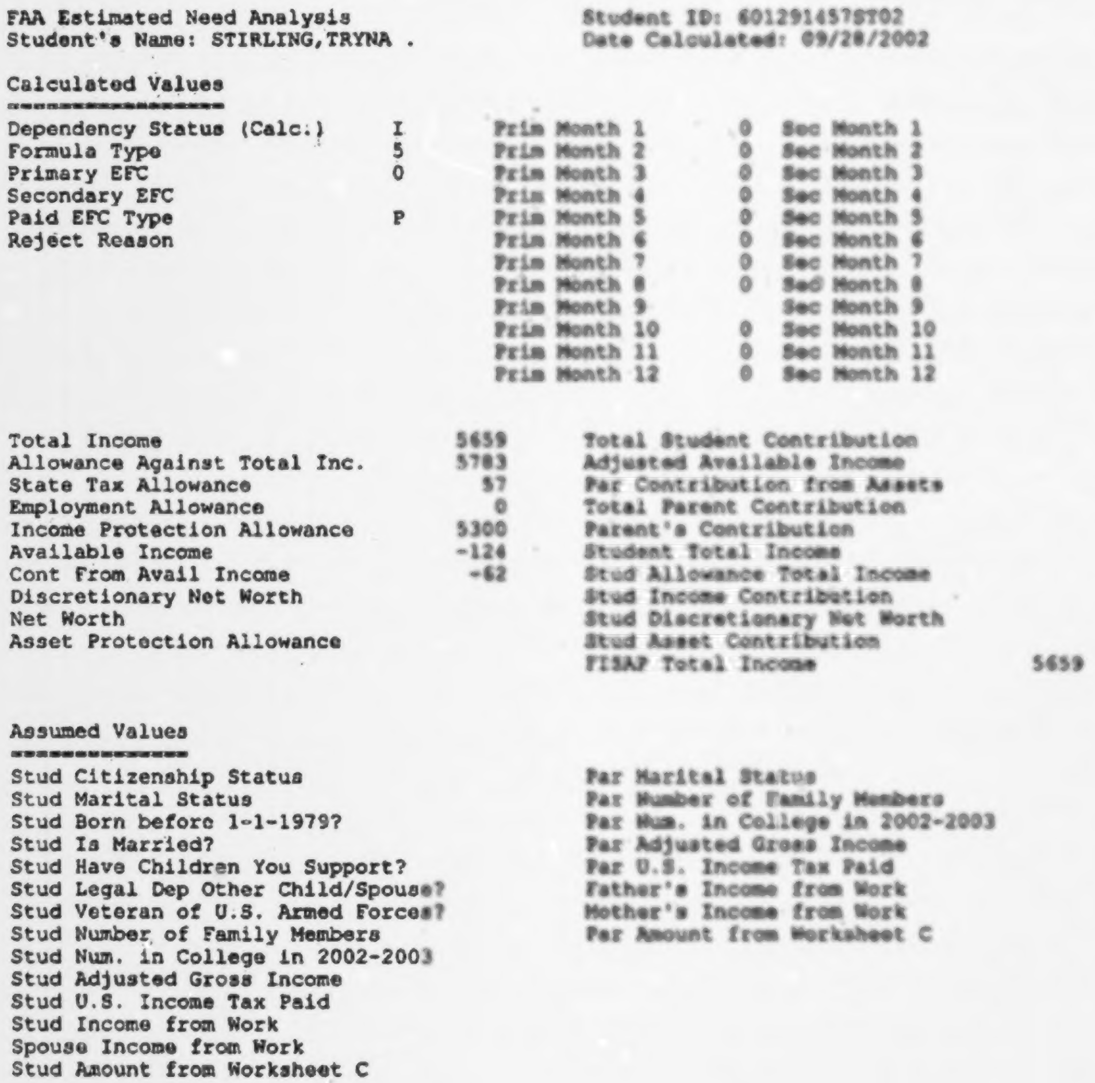
Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet	1	1	✓							
# in College Student's signed Worksheet	1	1	✓							
AGI IRS :1040-33; 1040A-19; 1040EZ-4; Telefile-I	5,573	5,573	✓							
Total from Worksheet A IRS:1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-L2	---	---	✓							
Total from Worksheet B W-2 12a to 12d IRS:1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16	---	86		✓						
Student Earnings Non-filers only W-2 or signed Worksheet	---	---			✓					
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet	---	---			✓					
Total Income	5,573	5,569		✓						
Less U.S. Income Tax Paid IRS:1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2	405	0		✓						
TOTAL	5,068	5,569								
Difference			(588)							

Indicate the action taken: ☐ Within tolerance, no action taken

☑ EFC recalculated (no change) ☐ Corrections submitted to CPS

FAA BT Best

Date 9-26-02 .



```
FAA Estimated Need Analysis                  Student ID: 601291457ST02
Student's Name: STIRLING,TRYNA .             Date Calculated: 09/28/2002

Calculated Values
=================
Dependency Status (Calc.)      I       Prim Month 1        0  Sec Month 1
Formula Type                   5       Prim Month 2        0  Sec Month 2
Primary EFC                    0       Prim Month 3        0  Sec Month 3
Secondary EFC                          Prim Month 4        0  Sec Month 4
Paid EFC Type                  P       Prim Month 5        0  Sec Month 5
Reject Reason                          Prim Month 6        0  Sec Month 6
                                       Prim Month 7        0  Sec Month 7
                                       Prim Month 8        0  Sec Month 8
                                       Prim Month 9           Sec Month 9
                                       Prim Month 10       0  Sec Month 10
                                       Prim Month 11       0  Sec Month 11
                                       Prim Month 12       0  Sec Month 12


Total Income                       5659     Total Student Contribution
Allowance Against Total Inc.       5783     Adjusted Available Income
State Tax Allowance                  57     Par Contribution from Assets
Employment Allowance                  0     Total Parent Contribution
Income Protection Allowance        5300     Parent's Contribution
Available Income                   -124     Student Total Income
Cont From Avail Income              -62     Stud Allowance Total Income
Discretionary Net Worth                     Stud Income Contribution
Net Worth                                   Stud Discretionary Net Worth
Asset Protection Allowance                  Stud Asset Contribution
                                            FISAP Total Income               5659


Assumed Values
==============
Stud Citizenship Status                     Par Marital Status
Stud Marital Status                         Par Number of Family Members
Stud Born before 1-1-1979?                  Par Num. in College in 2002-2003
Stud Is Married?                            Par Adjusted Gross Income
Stud Have Children You Support?             Par U.S. Income Tax Paid
Stud Legal Dep Other Child/Spouse?          Father's Income from Work
Stud Veteran of U.S. Armed Forces?          Mother's Income from Work
Stud Number of Family Members               Par Amount from Worksheet C
Stud Num. in College in 2002-2003
Stud Adjusted Gross Income
Stud U.S. Income Tax Paid
Stud Income from Work
Spouse Income from Work
Stud Amount from Worksheet C
```

2002-2003 Verification Working Paper

Student *Olivia Shepley* **SSN** *320-20-8359* **TC** *01* **Dependency** *D*

Tax Returns Filed Circle One:						
	Student/Spouse	[✓ 1040]	1040A	1040EZ	Other	None
	Parent(s)	[✓ 1040]	1040A	1040EZ	Other	None

Required Verification Items	*Student*					*Parent(s)/Spouse*				
	Output Document	*Tax/Wksht*	*Match*			*Output Document*	*Tax/Wksht*	*Match*		
			Y	*N*	*NA*			*Y*	*N*	*NA*
# in Household Student's signed Worksheet	6	6	✓							
# in College Student's signed Worksheet	3	3	✓							
AGI IRS :1040-33; 1040A-19; 1040EZ-4; Telefile-I	-2,179	-2,179	✓			-878	-878	✓		
Total from Worksheet A IRS:1040-61a, 63; 1040A-39a, 40; 1040EZ-9a, Telefile-L2	0	0	✓			0	0	✓		
Total from Worksheet B W-2 12a to 12d IRS:1040-8b, 15a-15b, 16a-16b, 23+29; 1040A-8b, 11a-11b, 12a-12b, 16	0	0	✓			47,744	54,179		✓	
Student Earnings Non-filers only W-2 or signed Worksheet	---	---			✓	---	---			✓
Parent(s)/Spouse Earnings Non-filers only W-2 or signed Worksheet	---	---			✓	---	---			✓
Total Income	-2,179	-2,179	✓			46,866	53,301			
Less U.S. Income Tax Paid IRS:1040-47+52; 1040A-30+34; 1040EZ-11; Telefile-K2	0	0	✓			0	0			
TOTAL	-2,179	-2,179				46,866	53,301			
Difference			0					(6,435)		

Indicate the action taken: ☐ Within tolerance, no action taken

☑ EFC recalculated *(2648)* ☑ Corrections submitted to CPS

FAA *BT Best* **Date** *9-26-02*

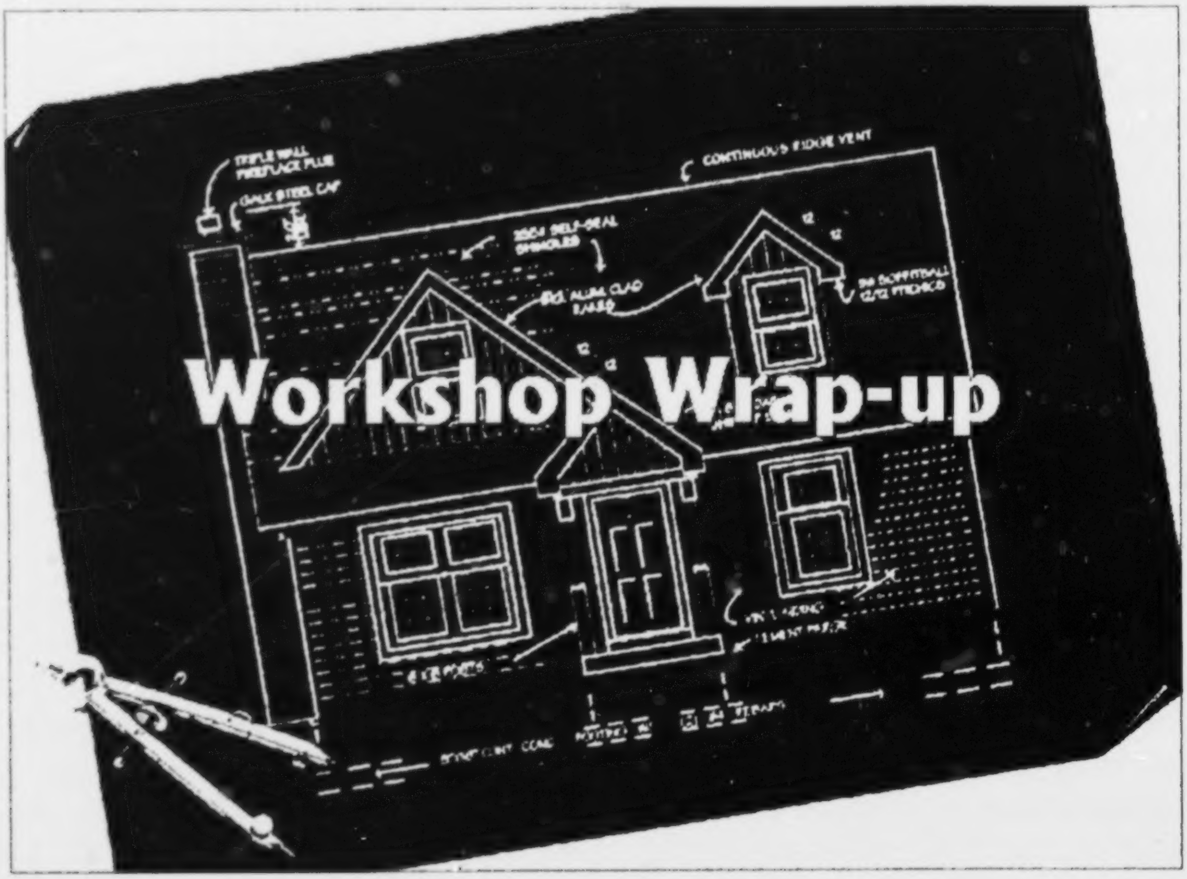
```
FAA Estimated Need Analysis                  Student ID: 320208359SH01
Student's Name: SHEPLEY,OLIVIA R.            Date Calculated: 09/28/2002

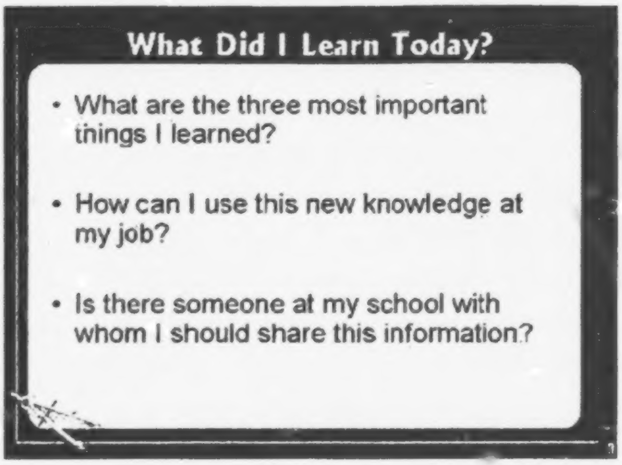
Calculated Values
=================
Dependency Status (Calc.)     D       Prim Month 1       534  Sec Month 1
Formula Type                  1       Prim Month 2       798  Sec Month 2
Primary EFC                   2648    Prim Month 3      1062  Sec Month 3
Secondary EFC                         Prim Month 4      1326  Sec Month 4
Paid EFC Type                 P       Prim Month 5      1590  Sec Month 5
Reject Reason                         Prim Month 6      1854  Sec Month 6
                                      Prim Month 7      2118  Sec Month 7
                                      Prim Month 8      2382  Sec Month 8
                                      Prim Month 9            Sec Month 9
                                      Prim Month 10     2696  Sec Month 10
                                      Prim Month 11     2744  Sec Month 11
                                      Prim Month 12     2792  Sec Month 12

Total Income                      54179      Total Student Contribution
Allowance Against Total Inc.      30751      Adjusted Available Income         25300
State Tax Allowance                3251      Par Contribution from Assets       1872
Employment Allowance                  0      Total Parent Contribution          7134
Income Protection Allowance       23540      Parent's Contribution              2378
Available Income                  23428      Student Total Income                  0
Cont From Avail Income                       Stud Allowance Total Income        2393
Discretionary Net Worth           15600      Stud Income Contribution              0
Net Worth                         56200      Stud Discretionary Net Worth        770
Asset Protection Allowance        40600      Stud Asset Contribution             270
                                             FISAP Total Income                54179

Assumed Values
==============
Stud Citizenship Status                      Par Marital Status
Stud Marital Status                          Par Number of Family Members
Stud Born before 1-1-1979?                   Par Num. in College in 2002-2003
Stud Is Married?                             Par Adjusted Gross Income
Stud Have Children You Support?              Par U.S. Income Tax Paid
Stud Legal Dep Other Child/Spouse?           Father's Income from Work
Stud Veteran of U.S. Armed Forces?           Mother's Income from Work
Stud Number of Family Members                Par Amount from Worksheet C
Stud Num. in College in 2002-2003
Stud Adjusted Gross Income
Stud U.S. Income Tax Paid
Stud Income from Work
Spouse Income from Work
Stud Amount from Worksheet C
```

Review and Wrap-Up


Workshop Wrap-up
CONTINUOUS RIDGE VENT
TRIPLE WALL FIREPLACE FLUE
GALV STEEL CAP
SELF-SEAL SHINGLES



What Did I Learn Today?

- What are the three most important things I learned?
- How can I use this new knowledge at my job?
- Is there someone at my school with whom I should share this information?

What Did I Learn Today?

This workshop focused on helping you to better understand the basics of eligibility for federal student financial aid, including identifying eligibility criteria, understanding the components of the financial need calculation (the EFC and the COA) and verifying application data.

This review gives you a final opportunity to reinforce the key points you learned today.

What Did I Learn Today?

The intent of this workshop is to increase your knowledge and understanding of important financial aid basics:

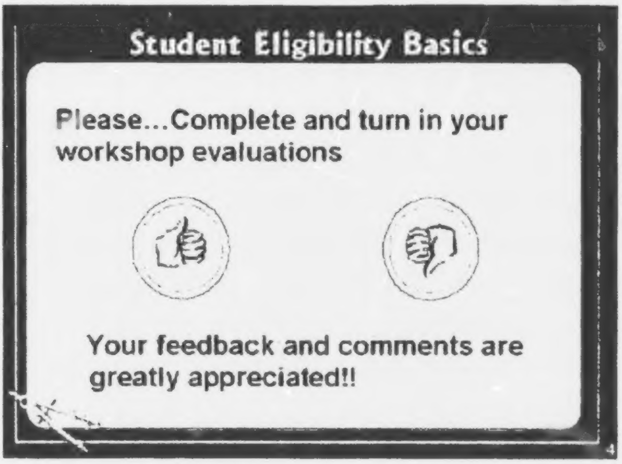
- Basic criteria that students must meet to be eligible for federal student financial aid
- Financial need calculation and the components used (EFC and COA)
- Calculating the EFC (including the formulas used)
- Constructing the COA (including the components used)
- Criteria that students must meet to establish eligibility for aid from specific federal programs
- Verifying application data (including the required items and acceptable documentation)

Take a few moments to think about what you learned, then answer the 3 questions below. Afterwards, you'll have a chance to share what you learned with others in your group.

1. What are the 3 most important things I learned from this workshop?

2. How will I apply I what I learned at my job?

3. With whom from my school I should share this information?



Student Eligibility Basics

Please...Complete and turn in your workshop evaluations

Your feedback and comments are greatly appreciated!!

You Did It!

Congratulations on completing the Student Eligibility Basics Workshop! We hope that you enjoyed the experience and learned a lot!

When you return to your school, remember to refer to this training material often. It contains a lot of useful information, resources, tools and job aids you can use and share with others.

Other helpful hints to remember . . .

- Your colleagues are one of your best resources, so network and ask for help if you need it
- Remember the networking you did during this workshop and keep that list of contacts handy
- Check the Schools Portal (**fsa4schools.ed.gov**) often for announcements, notices about training and other events, and much more
- Subscribe to IFAP updates (**ifap.ed.gov**) to automatically receive electronic mail messages that summarize new additions to the IFAP database (e.g., electronic announcement, Dear Partner letters, etc.)

Thank you for participating and sharing your feedback!

Please add your final thoughts
to the workshop evaluation form
and turn in to the instructor.

2002-2003 EDE (Electronic Data Exchange) Technical Reference

A document focusing on the technical requirements of the EDExpress software and the EDconnect software (used for sending and receiving electronic files) for programmers and data processing staff. It includes record layouts, required edits, print assistance, and reject messages applicable to the electronic Free Application for Financial Student Aid (FAFSA), Institutional Student Information Record (ISIR), electronic corrections, and signature records.
Located at **fsadownload.ed.gov**

2002-2003 ISIR Guide

A reference that financial aid administrators (FAAs) use to interpret student information on the Institutional Student Information Record (ISIR). It also explains codes and flags that appear in the FAA Information section of the ISIR.
Located at **ifap.ed.gov** (current publications by title)

2002-2003 SAR/ISIR Comment Codes and Text

Companion document to the EDE Technical Reference. It can be used as a stand-alone guide for interpreting Student Aid Report (SAR) and ISIR comment codes and text.
Available at **fsadownload.ed.gov**

AGI (Adjusted Gross Income)

A specific income figure taken from a completed income tax form filed in compliance with Internal Revenue Service (IRS) regulations and guidelines.

Alert Notification Message

An e-mail message generated by the National Student Loan Data System (NSLDS) Transfer Student Monitoring System informing the school that there is new Alert information that may impact a student's eligibility. It signals the school to access the student's updated financial aid history on the NSLDS database.

Assumptions

See *Data Assumptions*.

ATB (Ability to Benefit)

An eligibility standard for individuals who want to receive federal student financial aid for postsecondary education but who do not have a high school diploma or its recognized equivalent, and are beyond the age of compulsory school attendance in the state where the institution is located.

To be eligible to receive federal student financial aid, the Higher Education Act (HEA) of 1965, as amended, requires these individuals pass an independently administered test approved by the U.S. Secretary of Education.

Automatic Zero EFC

A value of zero is automatically assigned as the Expected Family Contribution (EFC) if certain criteria are met. A dependent student qualifies for an automatic zero EFC if:

- The student's parents filed or are eligible to file an IRS Form 1040A or 1040EZ and the sum of both parents' adjusted gross incomes or earned incomes is equal to or less than the set threshold *or*
- The parents are not required to file and the sum of their income is equal to or less than the threshold.

An independent student with dependents other than a spouse qualifies if:

- The student (and spouse, if applicable) filed or is eligible to file an IRS Form 1040A or 1040EZ, *or*
- The student (and spouse, if applicable) is not required to file and the student's (and spouse's, if applicable) adjusted gross income(s) or earned income(s) is equal to or less than the set threshold.

For 2002-2003, the set threshold is $13,000 (the amount that qualifies a family for the maximum federal Earned Income Credit)

Also see *Expected Family Contribution (EFC).*

Base Year

The 12-month period ending on December 31 of the calendar year that precedes an award year. For example, calendar year 2001 is the base year for the 2002-2003 award year. The base year pertains to the earnings, adjusted gross income, taxes paid, and untaxed income that an applicant reports on the FAFSA.

Campus-Based Programs

Federally-funded financial aid assistance programs that are administered by eligible schools. The Campus-Based Programs are Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Work-Study (FWS). Also see *Fiscal Operations Report and Application to Participate (FISAP).*

COA (Cost of Attendance)

Costs related to a student's enrollment in a postsecondary school for a defined academic period. COA components include tuition and fees, room and board , allowances for books and supplies, transportation, miscellaneous personal expenses, along with other applicable expenses such as loan fees, dependent-care costs, costs related to a disability, study-abroad costs, as outlined in Section 472 of the HEA. The EFC is subtracted from the COA to determine the student's need for aid.

Comment Code

A numeric code on the ISIR corresponding to a comment about FAFSA data and what action, if any, the student must take.

Comment Code Text

A comment on the SAR and ISIR, with a corresponding comment code, about FAFSA processing results and what action, if any, the student must take.

Compute Rejects

See *Data Rejects*.

Conflicting Information

Information held by any office at a school that conflicts with the information on a student's application for federal student aid. Also see *Verification*.

Correction

Data on the SAR/ISIR that was changed to correct a FAFSA error. A correction on a current transaction is marked with "#." A correction on a previous transaction is marked with "@."

COTW (Corrections on the Web)

A Web site that students use to correct information already submitted on a FAFSA.

Located at **fafsa.ed.gov**

CPS (Central Processing System)

The U.S. Department of Education's application data processing system. The CPS uses student information on the FAFSA to calculate the student's official EFC. It performs matches against other databases (e.g., Social Security Administration), creates the ISIR and transmits it to schools, and mails the SAR to the student who didn't provide an e-mail address. If a student provides an e-mail address, an e-mail with a link to the SAR is sent.

Data Assumptions

Assumptions the CPS makes about certain data values the student reported on the FAFSA when the information appears inconsistent/contradictory. For example, if a FAFSA indicates that the student is married and it reports two incomes but only 1 in the household, the CPS assumes that the value for number in the household should be 2. If the CPS assumption is incorrect, the student or the FAA can make corrections. FAAs can also override the assumptions on an initial FAFSA transaction. Assumptions are noted on the SAR and ISIR. On an ISIR, a field containing an assumed value is highlighted with an asterisk (*).

Data Rejects

Application data rejected by the CPS when required information is omitted, incomplete or inconsistent. Examples of rejects include: (1) an application that is not signed by the student; and (2) an application for a dependent student that omits parental information When an application is rejected, the EFC is not calculated. Also referred to as *compute rejects*.

Database Matches

CPS matches certain FAFSA information with other federal databases. As part of normal FAFSA processing, the CPS performs database matches to determine if an applicant meets certain eligibility criteria. These federal databases include the Social Security Administration (SSA), Selective Service (SS), Department of Veteran's Affairs (VA), Immigration and Naturalization Service (INS), and National Student Loan Data System (NSLDS).

Demonstrated Financial Need

See *Need*.

DOJ (Department of Justice)

The federal agency that enforces the law and defends the interests of the United States according to the law. This agency also administers and enforces U.S. immigration laws. The CPS conducts a match of FAFSA data against this agency's database to confirm the student's identification and eligibility for federal student financial aid.

Dependency Override

Action taken by a financial aid administrator (FAA) to indicate to the CPS that a particular application submitted by a dependent student should be processed as an independent student. In unusual circumstances, the application of a student who does not meet any of the criteria of an independent student may be processed as an independent applicant and will not reject because of missing parent information. A financial aid administrator uses professional judgment to make this decision and must document the decision.

Dependent Student

A student who does not meet any of the criteria to be considered an independent student for federal student financial aid purposes. Dependent students must submit parent information to be considered eligible for federal student financial aid. Also see *Independent Student*.

DL (Direct Loan)

A federal program, also called the William D. Ford Federal Direct Loan Program, through which the U.S. government (not a commercial lender) provides 4 types of education loans to student and parent borrowers:

- Federal Direct Subsidized Stafford/Ford Loan
- Federal Direct Unsubsidized Stafford/Ford Loan
- Federal Direct PLUS Loan
- Federal Direct Consolidation Loan

DOB (Date of Birth)

The month, day, and year when the applicant was born.

DPA (Destination Point Administrator)

An organization's representative who is involved in the administration of Title IV student financial aid programs. This individual is enrolled on the Student Aid Internet Gateway and assigned a destination point.

DRN (Data Release Number)

The four-digit number on the SAR that the student uses when changing certain SAR information by telephone. Student's can give schools use of the DRN to request the student's ISIR from the CPS.

ED (U.S. Department of Education)

The federal agency that establishes policy for administers and coordinates most federal assistance to education. It publishes regulations and is responsible for compliance and oversight. It establishes and manages the process by which students and schools receive federal dollars allocated for the programs. It assists in implementing laws enacted by Congress.

EDE (Electronic Data Exchange)

Process for institutions (and other participating destination points, such as third-party servicers) to electronically transmit, receive, and correct application data, package student awards, and transmit Federal Pell Grant and Direct Loan payment information through the Student Aid Internet Gateway (SAIG).

EDExpress

A PC-based software package provided by ED for schools to use in managing and administering federal student financial aid information.

EDExpress Verification Worksheet

A tool in the EDExpress software to compare ISIR data with the data an applicant provides on verification documents, such as federal tax returns or Verification Worksheets. It displays the differences between the ISIR and the verification document so that the FAA can tell if the differences are within the verification tolerance level. EDExpress users can also update student and parent ISIR information and submit it to the CPS. Also see *Verification Tolerance*.

Available for download at **fsadownload.ed.gov**

EFA (Estimated Financial Assistance)

The amount of financial assistance a school estimates a student will be awarded or has been awarded in federal, state, and privately-supported scholarship, grant, work, or loan programs, including veterans' education benefits and Social Security benefits.

EFC (Expected Family Contribution)

A calculated amount, based on a formula established by Congress, of how much the student's family can be expected to contribute toward the cost of the student's education in an award year. The EFC is calculated when the CPS successfully processes a student's FAFSA information and is the number schools use to determine the amount and type of aid the student can receive.

eMPN (Electronic Master Promissory Note)

A Web-based Master Promissory Note. A student can complete and sign an MPN electronically instead of using a paper MPN. Users must have a PIN to initiate the process. Also see *Master Promissory Note*.

Enrollment Reporting

A process, required by law, by which schools confirm and report the enrollment status of students receiving Title IV aid. A student's enrollment status determines deferment eligibility, grace periods, and repayment schedules, as well as the government's payment of interest subsidies. Schools report the enrollment information to the National Student Loan Data System (NSLDS) and, in turn, NSLDS merges the reported enrollment information and reports the information to guarantors, lendors, and servicers of student loans. Enrollment Reporting is critical for effective administration of Title IV loans and is the primary means of verifying students' loan privileges and the Federal government's financial obligations. The Enrollment Reporting process is formerly known as Student Status Confirmation Report (SSCR).

FAA (Financial Aid Administrator)

An individual employed by an institution to administer student financial aid programs. The FAA also coordinates aid from these programs with the school's other student aid programs and a student's outside financial resources.

FAA Access to CPS Online

A Web tool that financial aid administrators use to enter application data, view student information, make corrections, check batch status, and request PINs for students.
Located at **fafsa.ed.gov/FAA/faa.htm**
A PIN is required to access student information.

FAA Adjustment

A change to either the student's FAFSA data or cost of attendance (COA) that the financial aid administrator makes when exercising professional judgment (PJ). The action taken must be documented. Also see *Cost of Attendance (COA)* and *Professional Judgment* (PJ).

FAFSA (Free Application for Federal Student Aid)

A student financial aid application form completed by students and parents to apply for federal student aid. The information provided is the source for all Title IV need analysis computations, including the student's Expected Family Contribution (EFC). Also see *FOTW (FAFSA on the Web), Expected Family Contribution (EFC)*.

FAT (Financial Aid Transcript)

A document formerly used by schools to collect data about Title IV and other financial aid received by a student at other educational institutions. This function is available through NSLDS. Also see *NSLDS Financial Aid History*.

Federal Need Analysis Methodology

See *FM* (*Federal Methodology*). Also referred to as *Need Analysis*.

Federal Pell Grant Program

A federal grant program for undergraduate students who have not received a bachelor degree or a first professional degree and eligible students with baccalaureate degrees who are enrolled in state-required teacher certification programs. It is designed to financially assist students with the greatest financial need in meeting their basic education expenses.

Federal Register

A federal government publication that contains regulations, regulatory amendments, notices and proposed regulatory changes for all federal executive agencies. It is published each business day. ED regularly posts *Federal Register* excerpts pertaining to federal student financial aid to the Information for Financial Aid Professionals (IFAP) database to make this information readily available to schools and the financial aid community. Also see *Information for Financial Aid Professionals (IFAP)*.

Federal School Code (FSC)

A six-character number that ED assigns to each school that is eligible to participate in Title IV student financial aid programs. A Federal School Code begins with 0 (zero), G, B or E and ends with a five-digit number. When applying for federal student financial aid, students may list up to six Federal School Codes on their FAFSAs to indicate which schools should receive their processed application data. The list of Federal School Codes is updated each year and is available online at **www.fafsa.ed.gov**.

FFEL (Federal Family Education Loan Program)

A loan program that includes Federal Stafford Loans (both subsidized and unsubsidized), Federal PLUS (parent) Loans, and Federal Consolidation Loans. These are long-term loans insured by state or private nonprofit guaranty agencies and are reimbursed by the federal government for all or part of the insurance claims paid to lenders. This government guarantee replaces the collateral or security usually required with long-term consumer loans.

Financial Aid History

See *NSLDS Financial Aid History*.

Financial Need

See *Need*.

FISAP (Fiscal Operations Report and Application to Participate)

An annual report of campus-based expenditures for an award year combined with an application to participate in Campus-Based Programs in the upcoming award year. All schools that receive Campus-Based funds must submit this report to ED via the Web.

Located at **http://cbfisap.sfa.ed.gov**

A PIN is required to access this site.

FM (Federal Methodology)

The formula established by Congress used to calculate the Expected Family Contribution (EFC) of federal student financial aid applications. For more information, see the HEA, Part F. Also known as *Federal Need Analysis Methodology* and *Need Analysis*. Also see *FNT (Full Needs Test)* and *SNT (Simplified Needs Test)*.

FNT (Full Needs Test)

A formula under the Federal Methodology that uses the full range of data elements in calculating a student's Expected Family Contribution (EFC). It is also referred to as the regular formula. Also see *Federal Methodology (FM)*.

FOTW (FAFSA on the Web)

A Web-based program that allows students to complete their FAFSA faster and more easily than other application methods.

Located at **fafsa.ed.gov**

FOTW Demo (FAFSA on the Web Demo)

A demonstration site that allows financial aid administrators and others to practice and/or demonstrate entering FAFSA data online. Offers all the functionality and features of the live FAFSA on the Web (FOTW) site. Data entry is simulated and data cannot be saved because the database is cleared nightly.

Located at fafsademo.test.ed.gov

User ID: **eddemo** Password: **fafsatest**

FSA (Federal Student Aid)

The office within the U.S. Department of Education (ED) responsible for the overall management and administration of the Title IV programs and its operating systems.

FSA Assessments

Four categories of Web-based management assessment modules to help schools assess compliance with Title IV requirements and enhance services. Each assessment is self-guided and contains links to applicable laws and regulations. The categories are Students, Schools, Managing Funds and Campus Needs.

Located at **qaprogram.air.org/SFAAssessment.asp**
OPE ID and a password are required for interactive modules. However, schools that choose not to create a password can access and download all interactive modules while in tour mode.

FSA Schools Portal

A Web site used by FAAs to more efficiently manage the federal student aid information provided by FSA.

Located at **fsa4schools.ed.gov**
ID and Password required to customize the portal.

FSA Student Aid Handbook

An ED publication that explains the procedures that schools must follow when administering federal student aid (FSA) programs. Most of these procedures are required by laws and regulations, while other procedures are required by the reporting systems of each Title IV program.

FSATech Electronic Newsletter

An e-mail listserve maintained by the Federal Student Aid programs in the U.S. Department of Education as a way to share information about electronic systems with financial aid professionals. (FSA systems include EDExpress, FISAP, etc.) The udpates provide accurate and timely answers to technical questions about FSA systems, software and mainframe products, and creates an environment where users of FSA systems can help one another resolve technical issues.

Register to receive at **www.ed.gov/offices/OSFAP/services/sfatechsubscribe.html**

FSC (Federal School Code)

A six-character number that ED assigns to each school that is eligible to participate in Title IV student financial aid programs. A Federal School Code begins with 0 (zero), G, B or E and ends with a five-digit number. When applying for federal student financial aid, students may list up to six Federal School Codes on their FAFSAs to indicate which schools should receive their processed application data. The list of Federal School Codes is updated each year and is available online at **fafsa.ed.gov**.

FSEOG (Federal Supplemental Educational Opportunity Grant)

A federal Campus-Based grant program that provides grant assistance to undergraduate students who have not earned a bachelor degree or first professional degree. Priority in awarding Federal Supplemental Educational Opportunity Grant (FSEOG) funds is given to students who have exceptional financial need and are Federal Pell Grant recipients.

FWS (Federal Work-Study)

A federal Campus-Based employment program that provides funding to participating schools to provide jobs to undergraduate and graduate students, who have demonstrated financial need, to help meet their education expenses. Also see *Federal Campus-Based Programs*.

GED (General Education Development Certificate)

Nationally recognized equivalent of a high school diploma granted after a student has passed a standardized examination.

HEA (Higher Education Act)

Federal legislation passed in 1965, and its subsequent amendments and reauthorizations (most recently in 1998), authorizing the majority of the federal postsecondary student financial aid programs and mandating that the programs be regulated and administered by the U.S. Secretary of Education. Approximately every five years, Congress reauthorizes the act or extends the legislation for up to one additional year. The statute's most current version, as amended, is always the official version of the law.

Highlights

Fields on the ISIR that, depending on the comment codes and comment text, it is recommended a student to verify or complete. Fields are identified by an "h."

IFAP (Information for Financial Aid Professionals)

A Federal Student Aid (FSA) online database/library that provides financial aid administrators access to current and archived FSA information/materials (e.g., technical publications, reference manuals, regulatory and policy guidance, Dear Partner and Action Letters) pertaining to the administration of FSA programs. Also provides automatic updates electronically to FAAs who subscribe to this service.

Located at **ifap.ed.gov**
User ID and password required to enroll in electronic updates.

Independent Student

An applicant for federal student financial aid who meets certain criteria. To be classified as an independent student for federal student financial aid purposes, a student must meet one or more of the following criteria:

- Be at least 24 years old by December 31 of the award year for which aid is sought
- Be an orphan or ward of the court until the age of 18
- Be a veteran of the Armed Forces of the United States
- Have legal dependents other than a spouse
- Be a graduate or professional student
- Be married

Also see *Dependent Student*.

INS (Immigration and Naturalization Service)

The agency of the U.S. Department of Justice responsible for enforcing the laws regulating the admission of foreign-born persons (i.e., aliens) into the United States. Also administers immigration benefits, including the naturalization of qualified applicants for U.S. citizenship.

The CPS conducts a match of FAFSA data against this agency's database to confirm the student's identification and eligibility for federal student financial aid.

INS Secondary Confirmation Flag

An indicator on the ISIR reporting the results of subsequent CPS data matches with the INS database (after the initial match fails) to confirm the status of an applicant for federal student aid as an eligible noncitizen.

IRS (Internal Revenue Service)

The federal tax collection agency administrating the Internal Revenue Code enacted by Congress.

ISIR (Institutional Student Information Record)

An electronic output document generated by the CPS that summarizes information provided on a student's FAFSA. Also provides the result of the EFC calculation, results of eligibility matches with certain databases, reject reasons, comments, and data assumptions. It is available to schools through the Electronic Data Exchange (EDE). Also see *Output Document* and *SAR (Student Aid Report)*.

Match Flag

Alphabetic or numeric code indicating the results of data matches the CPS performs against the databases of certain federal agencies to confirm the identification and eligibility of federal student aid applicants.

Mid-Year Transfer

See *Transfer Student*.

MPN (Master Promissory Note)

The legal document that requires a student loan borrower to repay the funds borrowed under the Direct Loan Program or under the Federal Family Educational Loan Program. Some students use the MPN to accept one loan. Other students, at schools approved by the U.S. Department of Education, may use the MPN to accept several loans. Use of the MPN form simplifies the loan process by eliminating the need for eligible students to complete a promissory note every year they borrow.

NASFAA (National Association of Student Financial Aid Administrators)

Professional association representing the student financial aid interests of institutions of postsecondary education in the U.S. The primary goal of the Association is to promote maximum funding and effective delivery of financial assistance to students who are in need of additional funds to pursue their education beyond high school.

Need

The difference between the student's Expected Family Contribution (EFC) and the cost of attendance (COA). COA-EFC = student financial need. Also see *FM (Federal Methodology)*

Need Analysis

The process of determining the student's Expected Family Contribution (EFC) based on Federal Methodology (FM). See *FM (Federal Methodology)*. Also known as *Federal Need Analysis Methodology*.

NSLDS (National Student Loan Data System)

An ED integrated system that collects and reports information about the financial aid history of students who receive federal student aid and maintains that information in an online database available to the financial aid community. The database stores information about loans, grants, students, borrowers, lenders, guaranty agencies (GAs), schools and loan servicers. The CPS conducts a match of FAFSA data against this database to confirm the student's identification and eligibility for federal student financial aid.

Located at **nsldsfap.ed.gov**
ID and Password required to access the database.

NSLDS Financial Aid History

Section on the SAR and ISIR that reports a student's previous federal student financial aid, defaults, and overpayments. Also known as *Financial Aid History*. Also see *Financial Aid Transcript (FAT)*.

NSLDS Transfer Student Monitoring Process

The four-step process FAAs use to automatically receive information from the NSLDS database pertaining to the federal student aid eligibility of mid-year transfer students. The four steps to the process include: Inform, Monitor, Alert and Review.

OPE-ID (Office of Postsecondary Education ID)

An eight-digit identification number assigned by ED's Office of Postsecondary Education to an institution that has been approved to participate in federal student financial aid programs. Schools that don't administer Title IV funds but want their students to qualify for in-school deferments also are assigned an OPE ID number. Additional locations of a school are designated by the last two digits of the OPE ID (e.g., the OPE ID of a school's main campus is 001639**00**, while the OPE ID of the school's additional location is 001639**01**).

Override

A flag the financial aid administrator sets on an ISIR correction to instruct the CPS to use certain data provided in processing the student's record/transaction and calculating the EFC. Also see *Assumption Override, Dependency Override, Reject Override*.

Output Document

A record of a student's application data and need analysis (EFC calculation). Types of output documents include the Student Aid Report (SAR) and Student Aid Report Information Acknowledgement that the student receives, and the Institutional Student Information Record (ISIR) that the school receives. Also see *ISIR and SAR*.

PEPS (Postsecondary Education Participants System)

The Federal Student Aid (FSA) management information system for all organizations that have a role in administering federal student financial aid and other Higher Education Act programs. It maintains eligibility, certification, demographic, financial, review, audit and default rate data about schools, lenders and guarantors participating in the Title IV programs.

PIN (Personal Identification Number)

An identifier that allows students and parents to access their personal information in ED systems. The PIN is also used to electronically sign the FAFSA and make corrections electronically to data submitted on the FAFSA.

Located at: **pin.ed.gov**

PJ (Professional Judgment)

A provision in the Higher Education Act allowing financial aid administrators to override a student's dependency status (from dependent to independent), to adjust the components of a student's COA, and to adjust the data elements used to calculate the student's EFC. The exercise of professional judgment may increase a student's eligibility for financial aid. Professional judgment can be used only on a case-by-case basis, and the reason must be documented in the student's file.

PLUS or Federal PLUS Loan

A federal loan program through which parents can borrow funds for the education needs of their dependent children enrolled at postsecondary institutions. Loans are made by lenders such as banks, credit unions, or savings and loan associations. Also see *DL (Direct Loan).*

Postscreening

A process subsequent to prescreening whereby the NSLDS database is scanned regularly to check for changes to the eligibility of federal student aid applicants. These changes include loan aggregates and the student's moving into or out of a default or overpayment status, and are reported to the CPS, which in turn creates new record transactions and generates new SARs and ISIRs.

Postsecondary Institution

An institution providing education beyond the high school level. The term refers to trade and technical schools, two-year colleges, community colleges, and four-year colleges and universities.

Prescreening

The initial match of FAFSA data that CPS performs against the NSLDS database to identify applicants for federal student financial aid who are in default on an existing Title IV loan; who owe overpayments on Federal Pell Grants, FSEOGs, and/or Perkins Loans; or who have exceeded maximum loan limits. Prescreening is performed before CPS processing of FAFSA data is complete.

President's Management Agenda

A document outlining the President's strategy for improving the management and performance of the federal government, including the U.S. Department of Education. The document emphasizes the need to reduce fraud, waste, and inefficiency in federal programs, including federal student aid program administration and management.

Located at: **whitehouse.gov/omb/budintegration/pma_index.html**

QA Tool

Software provided by ED that schools can use to analyze FAFSA application data reported on the ISIR. This tool can help determine the impact changes to student-reported information had on the student's EFC and Pell Grant eligibility.

Available for download at **fsadownload.ed.gov**

Renewal FAFSA

A FAFSA application that is pre-populated with the student's prior year data and used for updating for the upcoming (next) award year. To use the Renewal FAFSA, the student must have an eligible FAFSA transaction for the preceding award year. The student may access the Renewal FAFSA via the Web. Also see *Free Application for Federal Student Aid (FAFSA)* and *Renewal FAFSA on the Web (ROTW).*

Roster File

This file is the output document from the Enrollment Reporting process. The Roster File lists all Direct Loan Program and Federal Family Education Loan (FFEL) Program borrowers at a school who were last reported as enrolled at the school. Formerly known as SSCR (Student Status Confirmation Report). See *Enrollment Reporting.*

ROTW (Renewal FAFSA on the Web)

A Web-based version of the Renewal Free Application for Federal Student Aid. Also see *Free Application for Federal Student Aid (FAFSA)* and *Renewal FAFSA.*

Located at **fafsa.ed.gov**
A PIN is required to access student information.

SAIG (Student Aid Internet Gateway)

ED vehicle for electronically transmitting and receiving data on Title IV student aid programs. Entities exchanging data through the SAIG include the CPS, NSLDS, COD, schools, third-party servicers, state agencies, lenders and guarantors.

Enrollment in the SAIG(formerly known as the Title IV WAN) is available at **sfawebenroll.ed.gov**

SAP (Satisfactory Academic Progress)

The qualitative (grade point average) and quantitative (time limit) measure of a student's progress toward completing a program of study. To maintain eligibility for federal student financial aid, the student must show adequate progress. Schools must establish policies regarding satisfactory academic progress, and must check the progress of federal aid recipients at least once each academic year.

SAR (Student Aid Report)

The output document that the CPS sends to a student after the FAFSA is processed. It summarizes the information the student submitted on the FAFSA; reports the student's calculated EFC; provides comments to the student as well as information for the financial aid administrator; and reports the student's NSLDS financial aid history. Also see *Output Document* and *Institutional Student Information Record (ISIR).*

School Transfer Profile

The information a school provides to NSLDS pertaining to its participation in the Transfer Student Monitoring Process. The profile designates the school's contact, e-mail address where Alert Notification Messages should be sent, and Inform and Alert options. Also see *Alert Notification Message and NSLDS Transfer Student Monitoring Process.*

Family Contribution (EFC), Simplified Needs Test (SNT) and *Primary EFC.*

SNT (Simplified Needs Test)

A formula under the Federal Methodology that ignores the asset information reported on the FAFSA in calculating a student's Expected Family Contribution (EFC). It also referred to as a simplified formula. Also see *Federal Methodology (FM).*

SSA (Social Security Administration)

The federal agency that establishes policy for administers and coordinates Social Security earnings and benefits. The CPS conducts a match of FAFSA data against this agency's database to confirm the student's identification and eligibility for federal student financial aid.

SSN (Social Security Number)

The nine-digit U.S. taxpayer identification number used by the federal government to maintain a record of an individual's employment earnings and benefits covered by the Social Security Act.

SSS (Selective Service System)

The federal system, mandated by the Military Selective Service Act, that delivers manpower to the U.S. Armed Forces during emergencies. Males between the ages of 18 and 25 are required to register with the Selective Service System. The CPS conducts a match of FAFSA data against this agency's database to confirm the student's identification and eligibility for federal student financial aid.

Title IV Programs

The federal student financial aid programs authorized under Title IV of the Higher Education Act of 1965, as amended. The programs are administered by the U.S. Department of Education (ED) and include the Campus-Based Programs, the Federal Family Educational Logan (FFEL) Program, the William D. Ford Direct Loan (DL) Program, the Federal Pell Grant Program, the State Student Incentive Grant (SSIG), and the Robert C. Byrd Honors Scholarship. To participate in these programs, postsecondary schools must apply to and be approved by ED.

The Application for Approval to Participate in Federal Student Financial Aid Programs is accessed electronically at **eligcert.ed.gov**.

Transaction Number

A two-digit number within the Student ID reported on output documents produced after the CPS processes initial or corrected FAFSA data. The CPS generates a new transaction number (and a new output document) each time an applicant's data is processed. For example, the initial processed FAFSA creates Transaction 01, the first processed correction creates Transaction 02, and a subsequent processed correction creates Transaction 03.

The Transaction Number is located in the lower right hand corner of the applicant's SAR, after the applicant's Social Security number and the first two letters of the last name.

Transfer Student

A student who transfers from one school to another school during the same award year (July 1 to June 30).

Update

Data on the SAR/ISIR that has been updated to reflect changes in a student's situation after the FAFSA was signed. Updates are limited to dependency status (for reasons other than the student's marital status), household size and number in college (under certain conditions).

VA (Veteran's Affairs)

The federal agency responsible for administering and managing the education, health care, and financial assistance benefits of U.S. veterans and their families.

The CPS conducts a match of FAFSA data against this agency's database to confirm the student's identification and eligibility for federal student financial aid.

Valid ISIR/SAR

Institutional Student Information Record (ISIR) or Student Aid Report (SAR) having a calculated EFC and no "C" codes. Also referred to as *Valid Output Document*.

Valid Output Document

See *Valid ISIR/SAR*.

Verification

The process a school follows to check the accuracy of the information reported by the student on the FAFSA. The information reported is compared against documents, such as signed federal tax forms and signed Verification Worksheets, the student provides to the school.

Verification Tolerance

The acceptable limit for small dollar-value errors that are detected when verifying a student's FAFSA data but that do not significantly affect the student's eligibility. The tolerance limit is $400 and applies to the net difference between the sum of applicant-reported (incorrect) AGI, plus untaxed income, less U.S. income tax paid; and the sum of the verified (correct) AGI, plus untaxed income, less the verified U.S. income tax paid. If the difference between the incorrect total and the verified total is $400 or less, *and only dollar-value errors are detected*, the errors are within tolerance, and the student's EFC does not have to be recalculated. Also see *Verification*.

Verification Tracking Flag

A field on the Institutional Student Information Record (ISIR) that reports the extent to which the application met ED's verification selection criteria.

Verification Worksheets

Forms that student aid applicants complete and schools use to confirm the accuracy of information reported on the FAFSA.
Available at **ifap.ed.gov/vgworksheets/0203VWkSheets.html**

Federal Student Aid Acronyms

Acronym	Stands for
ACA	Administrative Cost Allowance
ACH/EFT	Automated Clearinghouse/Electronic Funds Transfer
ADR	Actual Disbursement Roster
AFMS	Account and Financial Management Service (in the U.S. Department of Education)
AGI	Adjusted Gross Income
ATB	Ability-to-Benefit
AVR	Automated Voice Response (touch-tone telephone)
AY	Academic Year *or* Award Year
BBAY	Borrower-Based Academic Year
CEO	Chief Executive Officer
CFL	Current Funding Level
CFO	Chief Fiscal/Financial Officer
CFR	Code of Federal Regulations
CMT	Case Management Team
COA	Cost of Attendance
COD	Common Origination and Disbursement
COH	Cash on Hand
COO	Chief Operating Officer
COTW	Corrections on the Web
CPA	Certified Public Accountant
CPS	Central Processing System
CSR	Customer Service Representative
DCS	Debt Collection Service (in the U.S. Department of Education)
DL	Direct Loan
DLOC	Direct Loan Origination Center
DLSC	Direct Loan Servicing Center
DOB	Date of Birth
DOJ	U.S. Department of Justice
DPA	Destination Point Administrator
DRI	Disbursement Release Indicator
DRN	Data Release Number
EAC	Electronic Access Code *or* Electronic Access Conference
EADA	Equity in Athletics Disclosure Act

Acronym	Stands for
EAI Bus	Enterprise Application Integration Bus
ECAR	Eligibility and Certification Approval Report
ED	U.S. Department of Education
EDCAPS	Education Central Automated Processing System
EDE	Electronic Data Exchange
EDP	Electronic Data Processing
EFA	Estimated Financial Assistance
EFC	Expected Family Contribution
EFT	Electronic Funds Transfer (see ACH/EFT)
EIN	Employer Identification Number
eMPN	Electronic Master Promissory Note
ESOA	Electronic Statement of Account
EST	Eastern Standard Time
ET	Eastern Time
FAA	Financial Aid Administrator
FAFSA	Free Application for Federal Student Aid
FAO	Financial Aid Officer
FAT	Financial Aid Transcript
FCC	Federal Capital Contribution
FEDWIRE	U.S. Treasury Financial Communication System/Deposit Message Retrieval System *or* Federal Reserve Communications System (not a U.S. Treasury wire transfer system)
FERPA	Family Education Rights and Privacy Act
FFEL	Federal Family Education Loan [Program]
FFY	Federal Fiscal Year
FISAP	Fiscal Operations Report and Application to Participate
FM	Federal Methodology
FMT	Fiscal Management Training
FNT	Full Needs Test
FOTW	FAFSA on the Web
FPRD	Final Program Review Determination (letter)
FSA	Federal Student Aid
FSC	Federal School Code
FSEOG	Federal Supplemental Educational Opportunity Grant [Program]
FWS	Federal Work-Study [Program]
FY	Fiscal Year

Acronym	Stands for
GA	Guaranty Agency
GAAP	Generally Accepted Accounting Principles
GAGAS	Generally Accepted Government Auditing Standards
GAO	General Accounting Office
GAPS	Grant Administration and Payment System
GAS	Government Auditing Standards
GASB	Governmental Accounting Standards Board
GEAR UP	Gaining Early Awareness and Readiness for Undergraduates Program
GED	General Education Development Certificate
GPA	Grade Point Average
HBCUs	Historically Black Colleges and Universities
HEA	Higher Education Act of 1965, as amended
HHS	U.S. Department of Health and Human Services
HPSL	Health Professions Student Loan [Program]
ICC	Institutional Capital Contribution
ID	Identifier
IFAP	Information for Financial Aid Professionals [Web site]
IG	Inspector General
INS	Immigration and Naturalization Service
IPEDS	Integrated Postsecondary Education Data System
IRS	Internal Revenue Service
ISIR	Institutional Student Information Record
ISP	Internet Service Provider
JLD	Job Location and Development [Program]
LEAP	Leveraging Educational Assistance Partnership [Program]
LOA	Leave of Absence
LOC	Direct Loan Origination Center *or* Letter or Credit
LOE	Level of Expenditure (in the Federal Perkins Loan Program)
MPN	Master Promissory Note
MRR	Multiple Reporting Record
NACUBO	National Association of College and University Business Officers
NASEA	National Association of Student Employment Administrators
NASFAA	National Association of Student Financial Aid Administrators
NCES	National Center for Education Statistics (in the U.S. Department of Education)
NDSL	National Direct Student Loan Program *or* National Defense Student Loan Program

Acronym	Stands for
NPRM	Notice of Proposed Rulemaking
NSF	Non-Sufficient Funds
NSLDS	National Student Loan Data System
OCFO	Office of the Chief Financial Officer
OIG	Office of Inspector General (in the U.S. Department of Education)
OMB	Office of Management and Budget
OPE	Office of Postsecondary Education (in the U.S. Department of Education)
OPE-ID	Office of Postsecondary Education Identifier
PBO	Performance Based Organization
PEPS	Postsecondary Education Participants System
PIN	Personal Identification Number
PJ	Professional Judgment
P.L.	Public Law
PLUS	Parent Loans for Undergraduate Students
POP	Potential Overaward Project
PPA	Program Participation Agreement
QA	Quality Assurance *or* Quality Analysis
ROTW	Renewal FAFSA on the Web
SAIG	Student Aid Internet Gateway (successor to TIV WAN)
SAP	Satisfactory Academic Progress
SAR	Student Aid Report
SAY	Scheduled Academic Year
SID	Student Identifier
SLEAP	Special Leveraging Educational Assistance Partnership [Program]
SNT	Simplified Needs Test
SSA	Social Security Administration
SSCR	Student Status Confirmation Report
SSN	Social Security Number
SSS	Selective Service System
TPD	Temporary and Permanent Disability
U.S. or US	United States
VA	U.S. Department of Veterans Affairs
XML	Extensible Markup Language

Federal Student Financial Aid Programs

Required Policies & Procedures

Required Policy	Should Include
Academic Year	✓ How programs are offered (i.e., credit hours with terms, clock hours, credit hours without terms) ✓ Minimum academic year definition ✓ Separate definitions for multiple programs, if needed ✓ How payment periods are calculated (e.g., terms; hours and weeks)
Ability to Benefit (ATB)	✓ Whether the school admits students under this policy ✓ Whether the school verifies that students are beyond the age of compulsory school attendance ✓ What approved, independently-administered test(s) is used
Satisfactory Academic Progress (SAP)	See minimums established by ED for the following requirements, a subset of which includes: ✓ Rate of completion ✓ Grade point average ✓ Maximum time frame for completion of degrees/certificates ✓ Frequency with which students are checked for SAP For a checklist to review the contents of an SAP Policy, go to **http://www.ifap.ed.gov/iposguidance/attachments/prg-apg.pdf**
Cost of Attendance (COA)	✓ How COA components will be developed (e.g., survey students, Bureau of Labor Statistics Web site, etc.) ✓ Whether the school will include in its COA budgets allowances for correspondence study, study abroad, and cooperative education programs ✓ Which student populations and eligible programs to consider in constructing COA budgets
Packaging	✓ What funds are available ✓ Which group(s) of students need special consideration ✓ What are the criteria for selecting aid recipients from the group of eligible applicants ✓ What criteria are used to determine the amount of a student' award
Campus-Based Programs	✓ How "exceptional need" will be defined for Perkins
FFEL/DL	✓ How financial aid counseling will occur (e.g., in person, electronically) ✓ Identify resources to help with counseling
Verification	✓ Deadline for students to submit verification information ✓ Consequences of failure to meet the deadline ✓ How students will be notified of award changes ✓ What process will be used for corrections

Required Policy	Should Include
Professional Judgment (PJ)	✓ Whether or not the school will consider PJ issues ✓ What standards will be used, as well as what documentation will be required, in considering PJ issues ✓ Who will address PJ issues (e.g., individual, committee) ✓ Membership of the committee who makes PJ decisions
Consumer Information	✓ What information needs to be coordinated, e.g., – General information about the school – Financial aid information – Student Right to Know (completion, graduation and applicable transfer-out rates for general student body and student athletes) – FERPA – Equity in Athletics – Drug and Alcohol Abuse Prevention – Campus Security ✓ Whether reporting on intercollegiate athletics is required ✓ Which offices have what responsibilities for tracking and coordinating the information as well as completing the reports ✓ Which offices and employees are responsible for disseminating what information For help determining the contents of the reports, go to **http://qaprogram.air.org/ConsumerModule/pg1.asp**
Refunds	✓ Addresses Title IV funds ✓ Procedures for students who withdraw ✓ How students will receive this policy information in writing

Note: The University of North Carolina at Chapel Hill has posted a template of a school's policies and procedures manual at **http://www.uncwil.edu/ncasfaa/letter.htm**

Federal Student Financial Aid Programs

Required School Reporting: Consumer Information

Consumer Information Reporting	Recipients	Method	Due Date
1. General information about the school FSA Handbook, Vol. 2, Chapter 7 668.43	Currently enrolled students Prospective students	Must publish and make readily available	Notice about information, annually Information, upon request
2. Financial aid information FSA Handbook, Vol. 2, Chapter 7 668.42	Currently enrolled students Prospective students	Must publish and make readily available	Notice about information, annually Information, upon request
3. (a) Completion or graduation rates, and if applicable, transfer-out rates for general student body (Student Right-to- Know) FSA Handbook, Vol. 2, Chapter 7 668.45	ED by report	IPEDS system Contact Susan Broyles at (202) 502-7318 or susan.broyles@ed.gov	Annually by July 1
	Currently enrolled students Prospective students 668.41(d)(3)	Via publications, mailings or electronic media sent directly to individuals	Notice about information, annually Information, upon request
3. (b) Completion or graduation rates, and if applicable, transfer-out rates for schools that offer athletically-related student aid (Student Right-to-Know) FSA Handbook, Vol. 2, Chapter 7 668.48	ED by report	IPEDS system Contact Susan Broyles at (202) 502-7318 or susan.broyles@ed.gov	Annually by July 1
	Prospective student-athletes when student aid is offered Parents, high school coach and guidance counselor (Note: if school is member of national collegiate athletic association, no notice to coach and counselor) 668.41(f)	Via publications, mailings or electronic media sent directly to individuals	Upon request

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Consumer Information Reporting	Recipients	Method	Due Date
4. Equity in Athletics to report athletic program participation rates and financial support data FSA Handbook, Vol. 2, Chapter 7 668.47	ED by report	Via Web site at surveys.ope.ed.gov/security	Annually, compiled by October 15 sent to ED no later than 15 days after report is available
	Prospective students Parents, media, and general public 668.41(g)	Via publications, mailings or electronic media sent directly to individuals	Upon request
5. Campus Security Report to report data on crime statistics and security (Student Right-to-Know) FSA Handbook, Vol. 2, Chapter 7 668.46	ED	By report	Annually by October 1
	Currently enrolled students Employees [668.41(e)] All prospective students and employees upon request 668.41(e)(4)	Via publications, mailings or electronic media sent directly to individuals If school chooses to post report to a Web site, it must send each individual—via U.S. mail, campus mail or direct e-mail—a notice that (1) identifies information required to be disclosed; (2) provides exact electronic Web site address; (3) states that upon request individual is entitled to a paper copy; and (4) tells individual how to request a paper copy	Notice about information, annually Information, upon request
6. FERPA (Family Educational Rights and Privacy Act) to provide notice of rights 34 CFR 99	Currently enrolled students	Through appropriate publications, mailings or electronic media	Annually

Consumer Information Reporting	Recipients	Method	Due Date
7. Notice to Enrolled Students of availability of information regarding: (1) Financial assistance available (668.42) (2) School (668.43) (3) School's completion or graduation rate and, if applicable, transfer-out rate (668.45) (4) Students' rights under FERPA (99.7) (5) Athletic program participation rates and financial support (668.47) (6) Campus Security (668.46) 668.41(c)	Currently enrolled students	Must provide direct notice to each person via U.S. mail, campus mail or e-mail. Notice must list and briefly describe the information and tell students how to obtain it. Posting notice on intranet Web site does not constitute notice. However, if school discloses information by posting on Web site, notice must include exact electronic address and statement that a paper copy of the information will be provided upon request.	Annually
8. Notice to Prospective Students (same as notices to currently enrolled students)	Prospective students	Via publications, mailings or electronic media sent directly to individuals	Annually
9. Drug and Alcohol Abuse Prevention materials, including standards of conduct, sanctions, counseling or treatment programs available, and health risks FSA Handbook, Vol. 2, Chapter 7 668.46(b)	Currently enrolled students Employees Faculty	May include information in student and employee handbooks or other publications if distributed to each student and employee	Annually

Other Required Reporting

Other Required Reports	Recipients	Method	Due Date
10. Drug and Alcohol Abuse Prevention (applies only to schools participating in Campus-Based Programs) Notice to employees of unlawful activities and of actions school will take against employees for violations FSA Handbook, Vol. 2, Chapter 7	Employees	May include information in employee handbooks or other publications if distributed to each employee	Annually
11. PPA/ECAR Changes See FSA Handbook for changes that do/do not require ED's written approval before disbursing funds FSA Handbook, Vol. 2, Chapter 10 600.20, 600.21	ED	www.eligcert.ed.gov	Within 10 calendar days of change

Other Required Reports	Recipients	Method	Due Date
12. PPA Recertification FSA Handbook, Vol. 2, Chapter 10	ED	www.eligcert.ed.gov	90 days prior to expiration date of PPA
13. School closure or bankruptcy	ED	Letter to ED Call Case Management Team	Within 10 calendar days of either event
14. 90/10 Report on school revenue (proprietary schools only) 668.26, 600.5, 668.23 FSA Handbook, Vol. 2, Chapter 11	ED	Proprietary schools failing to satisfy the 90/10 rule must notify ED Regional Case Management Team	90 days after school's most recently completed fiscal year *or* July 31
15. Audit of school's compliance with laws and regulations FSA Handbook, Vol. 2, Chapter 11 668.23	ED	FSA compliance audit and audited financial statements to ED at address listed in Handbook *or*	Within 6 months of end of school's fiscal year
		A-133 to Clearinghouse	Within 9 months of end of school's fiscal year
16. FISAP Report: Fiscal Operations report and Application to Participate must be submitted each award year to receive Campus-Based Program funds, FSA Handbook, Vol. 4, Chapter 1 673.3	ED	FISAP on the Web	Annually by October 1
17. Drug-Free Workplace FSA Handbook, Vol. 2, Chapter 2	ED	Included with FISAP	Annually by October 1
18. Anti-Lobbying Certification FSA Handbook, Vol. 2, Chapter 2	ED	Included with FISAP	Annually by October 1
19. (a) Pell Grant origination and disbursement information FSA Handbook, Vol. 3, Chapter 3 and Vol. 2	ED	Online via COD at **cod.ed.gov**; Also batches/ document processing through SAIG	Origination and disbursement records submitted throughout award year Disbursements reported within 30 days before or after disbursement Changes to disbursements reported within 30 days of date school is aware of change Submission deadline September 30

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Other Required Reports	Recipients	Method	Due Date
19. (b) William D. Ford Direct Loan origination and disbursement information Direct Loan School Guide, Chapter 6	ED	Online via COD at **cod.ed.gov**; Also batches/ document processing through SAIG	Origination and disbursement records submitted throughout award year Disbursements reported up to 7 days before or within 30 days after disbursement Changes to disbursements are reported within 30 days of date school is aware of change Submission deadline *generally* is July 31 of calendar year following end of award year (e.g., for AY 2002-2003, the deadline is July 31, 2004)
19. (c) *Optional* Campus-Based Program student-level award data (Option for Full Participants in COD to pre-populate sections of the FISAP)	ED	Online via COD at **cod.ed.gov**	May be submitted throughout award year prior to completing FISAP
20. Overpayment due from student resulting from withdrawal from school FSA Handbook, Vol. 2	ED	Electronically via NSLDS at www.nsldsfap.ed.gov and/or refer to ED for collection (See Handbook for referral form and address)	Immediately after response from student within 45 days required to respond if student cannot repay *or* 46th day after notice to student to set up payment arrangements and no response
21. Overpayment due from student GEN 98-14 FSA Handbook, Vol. 1, Chapter 8	Debt Collection Service	Electronically via NSLDS at www.nsldsfap.ed.gov and/or refer to ED for collection (See Handbook for referral form and address)	Within 30 days of learning of overpayment

Other Required Reports	Recipients	Method	Due Date
22. Enrollment Reporting (formerly Student Status Confirmation Report) to report status of students who are beneficiaries of PLUS loan(s) or who have borrowed Stafford loan(s): (1) Enrollment, including less-than-half-time and withdrawal (2) Permanent address changes FSA Handbook, Vol. 8, Chapter 7 682.610, 685.309	ED	Electronically via NSLDS	At least semi-annually but recommended every 2 months If change occurs and no report is scheduled for 60 days, must report within 30 days of becoming aware of change
23. (a) Federal Perkins Loan data FSA Handbook, Vol. 2, Chapter 3 668.16	ED	Electronically via NSLDS	Monthly
24. Credit Bureau Reporting of Perkins Loan information: (1) Date and amount of each Perkins Loan disbursement (2) That borrower/loan has gone into default (3) That defaulted borrower has made 6 consecutive, on-time monthly payments FSA Handbook, Vol. 5, Chapter 7 674.16, 674.45	At least one national credit bureau		

2003-2004 Application & Delivery System Changes

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NOTE: → *New* refers to items that are brand new for 2003-2004.

#	Paper FAFSA
1	Color of the paper FAFSA is YELLOW for students and PURPLE for parents.
2	➔ *New* FAFSA logo.
3	➔ *New* Paper FAFSA includes an insert and a new return postcard.
4	Page 1, Note 3: Last day to receive applications for 2003-04 is updated to June 30, 2004.
5	Page 1, Note 3: Reference to the use of e-mail addresses is added.
6	Page 1: All state deadlines are updated for 2003-2004.
7	Page 2, Notes for Questions 38 (page 4) and 73 (page 5): Reworded to instruct applicants and parents to answer "yes" if they filed a 1040 only to claim Hope or Lifelong Learning credits and otherwise would have been eligible to file a 1040A or 1040EZ.
8	Page 2, Notes for Questions 41 (page 5) and 71 (page 5): Value of an exemption increases from $2,900 to $3,000.
9	Page 2, Notes for Questions 47-48 (page 4) and 82-83 (page 5): Reworded to tell applicants that using FAFSA on the Web may enable them to skip questions if they qualify for the automatic zero EFC or the simplified needs test (SNT).
10	Page 3, Question 35: No change to the Drug question.
11	Page 4, Step Two: All IRS references are updated to correspond with 2002 tax returns.
12	Page 4, Question 51: Monthly VA Benefits Amount field increases from 3 to 4 characters.
13	➔ *New* Page 5, Question 60: Asks for the month and year the student's parents were married, separated, divorced or widowed. When FAFSA and IRS data do not match, the intent is to use the response to this question to determine if a recent change in marital status might explain the discrepancy. Added in anticipation of a possible Internal Revenue Service (IRS) income verification match being implemented sometime during 2003-04.
14	Page 5, Questions 59-70: Layout changes to accommodate the new Question 60.
15	➔ *New* Page 6, Question 99: Asks students to report their e-mail addresses. E-mail Address field is 35 characters, incorporates the @ symbol, and is set to "blank" if any questionable or illegible characters are entered. E-mail addresses are used to correspond with students electronically about their applications and to send them e-mails with links to their PINs and SAR data on the Web as soon as 24 hours after their FAFSAs are processed.
16	Page 7, Notes for Questions 59-84: Clarifies that grandparents and legal guardians are not parents.
17	Page 8, Worksheet B - Money Received: Clarified wording of last item on this worksheet to be clearer to students what amounts to report. The worksheet now asks the applicant to report "Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form."
18	Page 8, Worksheet C: Clarifies worksheet items corresponding to Questions 46 (page 4) and 81 (page 5). • Child Support Paid is expanded to include support paid as a result of a legal requirement. • Taxable Earnings is expanded to include more examples of need-based employment programs. • Student Grant is reworded to clarify which portion of the Americorps awards should be reported.
19	For 2003-2004: Pacific Islanders without SSNs must send their FAFSA to the address printed on the paper FAFSA. That address is: Federal Student Aid Programs P.O. Box 7001 Mt. Vernon, IL 62684-0071
20	FSA does not automatically reduce the number of paper FAFSAs the school orders.

#	Paper Renewal FAFSA
1	Wording changes from paper FAFSA are incorporated into Renewal FAFSA.
2	→ *New* Bar code with Student ID is added at the bottom of each page of application.
3	Page 1, Question 35: Drug Conviction Affecting Eligibility? Question is not changed. • *Previous answers of "blank," "1," or "3" are rolled over as reported on the 2002-2003 FAFSA* • *Previous answers of "2" on the 2002-2003 FAFSA are rolled over as "1"*
4	Pages 2 and 3: For students who qualified for the automatic zero EFC in 2002-2003, answers to income questions are pre-printed and students are instructed to update only answers that changed.
5	→ *New* Pages 2 and 3: Tax line references are added.
6	Page 3, Question 51: Monthly VA Benefits Amount field increases from 3 to 4 characters.
7	→ *New* Page 3, Question 60: Asks for the month and year the student's parents were married, separated, divorced or widowed.
8	Page 4, Step 6 - Student's School Information: NSLDS is checked to determine which school codes print. • Prints school codes only for schools that reported 2002-2003 disbursements. • If no disbursement data exists, uses all school codes listed on the 2002-2003 application to create the Renewal FAFSA • Students are able to indicate on their Renewal FAFSAs that they do not want their data sent to specific schools
9	Page 4, Step 6 - Student's Housing Plans: Wording is strengthened to ensure that students answer.
10	→ *New* Page 4, Question 99: Asks students to report their e-mail addresses (see corresponding item under Paper FAFSA).

#	FAFSA on the Web (FOTW)
1	Home page is improved. → *New* FAFSA logo → *New* PIN graphic → *New* Dynamic late-breaking news section → Fill-out FAFSA button is more prominent → Moved Make Corrections option from Section 2 to Section 3 → *New* State Deadline icon is added
2	→ *New* Automatic Zero EFC and Simplified Needs Test (SNT) are determined automatically. • If a student qualifies for Auto Zero EFC, student (and parents) has option to skip: – Income Taxes Paid and Number of Exemptions – Worksheets A, B, and C questions – Asset Net Worth questions. If student qualifies for SNT only, the student may skip Asset Net Worth questions. • If a student qualifies for NEITHER Auto Zero EFC or SNT, the student completes the full FAFSA. *Note: Students from certain states cannot skip questions because data is required for state programs.*

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#	FAFSA on the Web (FOTW)
3	Information from the Print Summary Page that displays before the student submits the application is in the same order as the FAFSA.
4	Help Search functionality is improved to allow searches based on a single key word or a combination of key words.
5	Pre-Application Worksheet is redesigned. • Follows the order of the Web application questions • Includes references to paper FAFSA question numbers
6	Drug Conviction Affecting Eligibility? question (Question 35) is not changed.
7	➔ *New* Some fields are pre-populated based on answers to other questions. • Number in College is pre-populated to "1" if student is independent and Household Size is "1" • Were You Born Before 1/1/80? field is pre-populated based on Date of Birth field • Are You Married? field is pre-populated based on answer to Marital Status field *Note: These fields were not pre-populated for 2002-2003.*
8	More skip logic is used. For example, students who answer that they are U.S. citizens are not prompted for an Alien Registration Number.
9	Save function is improved and prompts students to save work at the end of each application page.
10	Submit instructions are improved to ensure students successfully transmit.
11	Information from the Application Summary feature displays the questions in the order they are presented on the Web form.
12	➔ *New* Bar code coupled with Student ID is at the bottom of Signature Page.
13	➔ *New* In anticipation of an IRS match, 1 parent SSN and last name are required. • Submission is rejected if both parent SSN fields are left blank or do not contain valid SSN values.
14	Supported Web browsers include **Netscape browsers** Netscape Navigator 4.0 – 4.04 (Windows 95/98, and Windows NT) Netscape Navigator 4.05 – 4.07 (Windows 95/98, Windows NT, and Macintosh) Netscape Navigator 4.08 – 4.7 (Windows 95/98, Windows NT, and Macintosh) Netscape Navigator 4.76 (Windows 95/98, Windows NT, Windows 2000, and Macintosh) **Microsoft browsers** Internet Explorer 4.0 and 4.01 with Service Pack 1 or 2 (Windows 95/98, and Windows NT) Internet Explorer 5.0 (Windows 95/98, and Windows NT) Internet Explorer 5.01 & 5.01 w/ Service Pack 1 (Windows 95/98, Windows NT, and Windows 2000) Internet Explorer 5.5 and 5.5 w/ Service Pack 1 (Windows 95/98, Windows NT, and Windows 2000) **AOL default browsers** AOL 4.0 (Windows 95/98) AOL 5.0 (Windows 95/98) AOL 6.0 (Windows 95/98, Windows NT, and Windows 2000) Although applicants can continue to use higher-version browsers, they receive a warning message that the browser they are using has not yet been tested and certified by ED. **Win 3.1X is no longer supported; however, applicants are not prevented from browsers that are compatible with this operating system.**

#	Renewal FAFSA On the Web (ROTW)
1	Refer to FOTW items 1-14.
2	E-mail message is sent to students who provide valid e-mail addresses on their 2002-2003 records. E-mail includes the URL that students can access to receive a reminder of their PINs (duplicate PIN). If a valid e-mail address is not provided, a PIN mailer is sent via the U.S. Postal Service.
3	2002-2003 applications submitted via FAA Access to CPS Online are treated like electronic applications. Students who provide a valid e-mail address receive an e-mail message; otherwise, they receive a paper Renewal FAFSA.
4	Schools receive the PIN request file via the RADD04IN message class. In addition, they receive the RAPP/PIN Print Notification File via the PINR04OP message class. *Note: For 2002-2003, the RAPP/PIN Print Notification File was returned in the RADD03OP message class.*
5	As with the paper Renewal FAFSA, the tax and income information is pre-populated on the ROTW form for a student who is eligible to file a 2003-2004 Renewal FAFSA *and* qualified for the Auto-Zero EFC in 2002-2003.
6	➔ *New* Tax line references are added.
7	Each Renewal FAFSA-eligible record is checked against the NSLDS database to determine if any of the schools listed on the 2002-2003 application record made disbursements to the student in 2002-2003. • School codes are pre-populated in the school code positions for each school that made a disbursement • All other codes are deleted If the record does not match against the NSLDS database, all 2002-2003 school codes carry forward.

#	Application Processing
1	CPS Edits: Records for students who sign paper FAFSAs or Renewal FAFSAs before January 1, 2003, are processed but rejected. Student receives a rejected SAR to review, re-sign, date and return for processing.
2	Paper FAFSAs submitted without signatures are immediately rejected and a full paper SAR is sent to the student for signatures.
3	➔ *New* Applicants who *do* report an e-mail address receive the following responses based on the type of form submitted. • Paper FAFSA, paper Renewal FAFSA, FOTW, ROTW – E-mail with PIN link – E-mail with link to SAR on the Web • Paper SAR corrections, COTW – E-mail with link to SAR on the Web

#	Application Processing
4	Applicants who *do not* report an e-mail address receive the following based on the type form submitted. • Paper FAFSA, paper Renewal FAFSA – PIN mailer – Paper SAR • FOTW, ROTW – PIN mailer – Paper SAR Acknowledgment • Paper corrections – Paper SAR • COTW – Paper SAR Acknowledgment
5	➔ ***New*** CPS Edits, FAFSA Question 9: Applicant's date of birth (DOB) doesn't match SSA, but name and SSN do • Added Verifiable Reject R (DOB doesn't match SSA) If the student's date of birth is correct as reported on the FAFSA, the student can re-enter that date as a correction (either on their SAR or on the Web) and the CPS accepts this student-verified response. *Note: A student who appears to have an incorrect date of birth on file with the Social Security Administration should be encouraged to correct this information with SSA as soon as possible.*
6	Modified Verifiable Reject A (DOB doesn't match SSA and applicant's age is 75 or older) and Verifiable Reject B (DOB doesn't match SSA and applicant's age is 16 or younger and independent). If the student's date of birth is correct as reported on the FAFSA, the student can re-enter that date as a correction (either on their SAR or on the Web) and the CPS accepts this student-verified response.
7	CPS Edits, FAFSA Questions 40 and 75 (taxes paid) • Reject 12 (non-verifiable)- Applies to records reporting Taxes Paid as equal to or greater than the AGI • Reject C (verifiable) - Applies to records reporting Taxes Paid as equal to or greater than 40% of the AGI
8	➔ ***New*** CPS Edits, FAFSA Questions 61 and 63 for dependent applicants who fail to report a SSN for at least one parent • Added Reject 9 (non-verifiable) • If parents are non-citizens and do not have SSNs, the applicant must enter parent SSN "000-00-000" in the relevant fields to prevent or eliminate the reject
9	➔ ***New*** CPS Edits, FAFSA Questions 62 and 64 for dependent applicants who fail to report the last name that corresponds to the SSN of at least 1 parent reporting information on the FAFSA • Added warning edit (and comment) asking parent to provide last name • Parent without a last name (e.g., Cher) should enter the single name in the last name field
10	Database Matches: Records for unsigned applications are not sent for matching Reject 14 = Missing signature on paper FAFSA or SAR Reject 16 = Missing signature on FOTW or ROTW
11	Database Matches, Prisoner Match: Is not active for 2003-2004.

#	Application Processing
12	Database Matches, INS Secondary Confirmation Match: INS Secondary Confirmation match flag P indicates that the automatic INS Secondary Confirmation is still in progress. • ➔ *New* CPS holds records for up to 3 compute cycles (approximately 72 hours) before sending an ISIR to the school and a SAR to the student (to give the INS additional time to complete automated secondary confirmation before processing the student's record). • This procedure affects the Processing Date. • If the school does not receive a system-generated ISIR indicating Secondary Confirmation results within 15 business days, the school must begin paper (G-845S) secondary confirmation process.
13	➔ *New* Database Matches, NSLDS Postscreening: • Postscreening is weekly • Added capability to report up to 3 postscreening reason codes on the output document • Added 3 new postscreening reason values/codes: 11 = No longer exceeds subsidized loan limit 12 = No longer exceeds combined loan limit 13 = Change in discharge status
14	Database Matches, NSLDS: CPS Edits for loan limits changed • Modified edit triggered when student exceeds loan limit, re-using comments that are now triggered by postscreening: Subsidized loan limit (postscreening reason code 9) Combined loan limit (postscreening reason code 10) • Modified edit triggered when student is approaching loan limits to include loan limits exceeded • Income thresholds changed
15	Need Analysis: Student Income Protection Allowance is changed. • Dependent = $2380 • Single independent students without dependents other than a spouse = $5400 • Married independent students without dependents other than a spouse, and both spouses are enrolled in postsecondary school = $5400 • Married independent students without dependents other than a spouse, and only the applicant is enrolled in postsecondary school = $8640 • Independent students with dependents other than a spouse use the 2003-04 Income Protection Allowance table to determine the student's IPA
16	Auto 0 EFC income parameter increased to $15,000.
17	➔ *New* Verifiable Reject codes are added. D = Dependent applicant whose father's/stepfather's SSN is invalid and mother's SSN is not provided or is invalid E = Dependent applicant whose mother's/step-mother's SSN is invalid and father's SSN is not provided or is invalid R = SSN match but no date of birth match
18	➔ *New* Reject Overrides A and C are added.
19	Reject Reasons 14, 15, 16 and 18 are removed.

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#	Corrections on the Web (COTW)
1	Real-time processing: Corrections/transactions that don't require initial database matches are processed in real-time. • CPS edits are applied immediately • Official EFC is provided instantaneously • No immediate match with NSLDS, but the screening match occurs no more than one week later, if necessary • ISIR goes out in a daily batch transmission
2	COTW detects a change in Automatic Zero EFC and SNT eligibility and prompts for information (income and asset information) as needed to recalculate the student's EFC.
3	Student receives a strongly worded warning when changing a field that a school has already updated.
4	E-mail Review prompt: Students are asked to carefully review their e-mail addresses and to update as necessary.

#	PINs
1	Anyone can apply for a PIN. Applicants must pass the SSN match (full name, date of birth and SSN) with the Social Security Administration, and provide a full mailing address, before actually receiving a PIN.
2	➔ ***New*** PIN Web site includes a reminder to students to update their e-mail and mailing addresses.
3	➔ ***New*** Paper FAFSA/Renewal FAFSA filers who provide email addresses receive • E-mail with PIN on the Web link (available for a one-time access only) • E-mail with link to SAR on the Web (unlimited access)

#	FAA Access to CPS Online
1	Product name is changed from FAA Access on the Web to FAA Access to CPS Online. • Allows an FAA to enter and submit FAFSA, Renewal FAFSA and correction data • View student's SAR data • Check batch status
2	Entry screens are reformatted with less on-screen help and more scrolling to limit number of pages.
3	➔ ***New*** Dependency Override field function is added after the last dependency question.
4	➔ ***New*** Schools must request Signature Hold File (includes applicants who listed the school on their Web application and whose applications are being held pending receipt of a signature). • Will receive file either 1-time only or continuously
5	Duplicate Renewal FAFSA print feature is removed.
6	➔ ***New*** Can link to FAA Access to CPS Online via EDExpress (from the view menu in a student's record).
7	➔ ***New*** Can use the student's DRN to access records without the school's code.

#	FAA Access to CPS Online
8	Some inquiry features are improved. • Displays student's full name, ID, and academic year on all pages • Includes all FAA information on SARs printed via FAA Access to CPS Online • Uses TEXT instead of CODES for application flags in the FAA information section
9	➔ *New* FAA Web Corrections and real-time processing: Corrections/transactions that don't require initial database matches are processed in real-time. • CPS edits are applied immediately • Official EFC is provided instantaneously • No immediate match with NSLDS, but the screening match occurs no more than one week later, if necessary ISIR goes out in a daily batch transmission
10	➔ *New* Codes appear next to changed/corrected fields. # = field corrected on current transaction @ = field corrected on earlier transaction

#	ISIR
1	ISIR record layout follows the order of paper FAFSA questions.
2	➔ *New* Parent's Marital Status Date field is added.
3	➔ *New* Value for Application and Transaction Data Source/Type codes: Added FAFSA source code (ISIR fields 163-164) for paper Spanish FAFSA (value = 55).
4	➔ *New* FAFSA Data Verify Flags: Added to indicate whether the CPS questioned a value reported on the FAFSA and, if so, whether it was re-entered as the same value on a correction. Flags appear in ISIR field 168.
5	Verification Tracking field: Displays 2-digit numeric characters only. The higher the number, the higher the priority of the selection criteria. A value will appear in this field for all students with an EFC, whether they were selected for verification or not. The purpose of this field is to identify for FAAs the priority of the criteria used to select applicants based on the likelihood of error. For example, a student with a "75" in the Verification Tracking field has a greater potential for significant error than a student with "25" in this field. FAAs who use the 30% verification limit can use this field to prioritize the applicants to be verified.
6	➔ *New* NSLDS Financial Aid History Information, Discharge Code values D = Death (applicant is deceased) R = Reaffirmed (applicant has reaffirmed the loan) C = Conditional (applicant approved for conditional loan discharge) P = Permanent (applicant approved for permanent loan discharge) M = Multiple (applicant meets more than one of the conditions above) N = None SAR C Code is set for all values of Discharge Codes *except* for the value N. Comment code (115) is used for all conditions.
7	NSLDS Financial Aid History Information: Title of the second section is changed to Defaulted/Discharged Loan Detail Information.

#	ISIR
8	➔ ***New*** NSLDS Financial Aid History Information: Added 3 postscreening reason codes, and the ISIR can display up to 3 codes. 11 = No longer exceeds subsidized loan limit 12 = No longer exceeds combined loan limit 13 = Change in discharge status
9	NSLDS Financial Aid History Information: Pell Reporting School code changed to Pell School Attended code.
10	NSLDS Financial Aid History Information: Pell Remaining Amount to Be Paid field is removed.
11	➔ ***New*** NSLDS Financial Aid Information History, Direct Loan PLUS MPN flag: Values are the same as the MPN flag for student borrowers. A = Active C = Closed I = Inactive N = No MPN on file U = Unavailable Blank = No data from NSLDS

#	Paper SAR
1	SAR is YELLOW.
2	➔ ***New*** E-mail address is numbered and can be corrected on the paper SAR.
3	➔ ***New*** Student ID barcode is added to correction pages.
4	DRN is moved to the bottom left-hand corner on the first few pages to avoid confusion with EFC. Correctable pages after that continue to have the DRN in the upper right hand corner. *Note: For 2002-2003, the DRN was in the upper right hand corner of all SAR pages.*
5	➔ ***New*** Statement is added to Page 2 of SAR advising student to notify FAA if drug conviction status changes.
6	SAR states more prominently that students can use the Web to correct their application information instead of making corrections on the paper SAR.
7	Simplified SAR comment text.
8	Title of the second section of the NSLDS History Information is changed from "Defaulted Loan Detail Information" to "Defaulted/Discharged Loan Detail Information."

#	SAR on the Web
1	Students with PINs can access their SAR data on the Web by going to Student Access on the Web. Applies to Web, paper, and EDExpress filers. SAR on the Web: • Displays full SAR comment text • HTML and PDF printed versions display the same information and includes all fields on the printed SAR • Allows students to click on new Make Corrections button and be taken directly to COTW • Refers/links students to NSLDS Web site for most current financial aid history information

#	EDExpress
	Global
1	➔ *New* Global – Reports: Student Summary Report is added to the software. Gives the school the capability to go to 1 report and see where a student is in the process overall or if all the aid that was initially awarded has been disbursed, as well as if the student's original award changed between the initial award letter and the final disbursement. Can also be printed in a batch mode. Contains the following award information: • Original/Current SSN • DOB • Full Name • EFC/Sec EFC (if applicable) • E-mail • Packaging Awards • Direct Loan Awards (both Origination and Disbursement) • Pell Awards (both Origination and Disbursement) • Active/Paid On Transaction
2	Entry: Schools can open records with either Current SSN or Original SSN.
3	Entry: VA Monthly Benefits field increases from 3 to 4 characters.
4	Entry: Schools can correct e-mail addresses to "blank."
5	Entry: Schools can correct the field Eligible to File 1040A or 1040EZ question for student and parents via the Verification Worksheet tab.
6	On-line Help: Help pull-down menu includes a link to the School Portal.
7	On-line Help: Example of how to customize the order of User Database field is included.
8	➔ *New* School can send documents to students through e-mail, including: • Document tracking letters • Award letters • Other student letters • Student summary report (new)
9	Menu: Can link to FAA Access to CPS Online from within EDExpress view menu while in a student record. EDExpress launches a browser window and brings up the FAA Access home page.
10	Document Tracking & User-defined Letters: Can float the student's name after the "Dear" greetings of student letters.

#	EDExpress
11	Setup • Maximum number of fields is viewable in User Data (in individual records) without scroll bars. • On the import dialog, the system default value for Update Demo Data? is checked.
12	Multiple Entry: Can change the following fields to "blank" • Verification Code • Loan Entrance Interview Date • Transaction Paid On • Document Received Date (only if changing document status to N, I, or W)
13	Tabs: Student e-mail is displayed on the ISIR, ISIR Review, Loan, Awards, Pell, Verification Worksheet tabs.
14	Tabs: Default for the Verification Status code on the Demo tab is set to "blank" when a demo record is manually added to the software.
15	Tabs: Can view the Verification Tracking flag on the ISIR tab, and on the printed ISIR in the FAA Information section. FAAs can query on the flag when printing reports within the Application Module.
16	Tabs: Misleading Totals for the ISIR and Tax/Wrksht columns for both student and parent on the Verification Worksheet tab are no longer displayed.
17	Export: Schools can export ISIRs using transaction preferences "All, Highest, and Active."
18	Query: Schools using parameter queries do not have to click through the extra display screen listing their parameter value(s).
19	Print: Checkboxes for the following fields on the Print ISIR selection screen are defaulted as checked (schools can uncheck): Print FAA Comments, Print SAR Comments, Print Loan Information
20	Print: Schools can print ISIRs using the batch ID filter along with a query.
21	Print: Schools can identify students with more than 6 loans via the print ISIR Report.
22	Print: Schools can use the Print to a File option when printing letter types from within a student record.
23	Print: Users can use the Print to E-mail option to e-mail various items including student-based letters and the new Student Summary Report as an attachment. Additional notes can be added to the body of the e-mail.
24	Print: In the NSLDS dialog box and NSLDS Report, the FFEL Consolidation Subsidized and FFEL Consolidation Unsubsidized values print separately rather than as the aggregate total.
	Apps
25	General: While in an EDExpress view menu in a student record, an FAA can link to the FAA Access to CPS Online Web site. The windows function separately when both are open.
26	SAR/ISIR tab: Verification Tracking flag is displayed on this tab, as well as on the FAA Information section of the ISIR. (Schools can query and print based on this flag.)
27	SAR/ISIR tab: Student's e-mail address can be corrected to "blank."
28	NSLDS Dialog: Title of the second section is changed to Defaulted/ Discharged Loan Detail Information.
29	→ ***New*** NSLDS Dialog: Dialog and report display "Direct Loan PLUS MPN."
30	NSLDS Dialog: Pell Remaining Amount to be Paid is removed from NSLDS dialog box and report.
31	NSLDS Dialog: Pell Reporting School code changed to Pell School Attended code.
32	→ ***New*** NSLDS Dialog: Added 3 postscreening reason codes to the NSLDS dialog box and report.

#	EDExpress
33	➔ ***New*** NSLDS Dialog: Discharge Codes values D = Death R = Reaffirmed C = Conditional P = Permanent M = Multiple N = None SAR C Code is set for all values of Discharge Codes *except* for the value N. Comment code (115) is used for all conditions.
34	Print Dialog: Default value for the checkboxes for the following fields on the Print ISIR selection is checked (can uncheck): Print FAA Comments, Print SAR Comments, and Print Loan Information.
35	➔ ***New*** Print Dialog: Checkbox in the print dialog (ISIR Report) is added to select students with more than 6 loans.
36	➔ ***New*** Edits: End of Entry Edit rejects dependent students with no parent's last name or SSN.
37	Edits: If a parent is a noncitizen, the parent's SSN field must be filled in with all zeros (000-00-0000).
38	Edits: If a parent is a U.S. citizen, that parent's SSN should valid (001-01-0001 through 999-99-9999).
39	Edits: If a parent does not have a last name, enter single/first name in the last name field.
40	Edits: Help is disabled for all End of Entry Edits.
41	Export Dialog: Transaction Preference filter is displayed on the export dialog box for the External ISIR export, with the options for this field as "All, Highest, and Active."
42	Verification Worksheet Tab: Eligible to File 1040A or 1040EZ question for student and parent is added to this tab.
43	Corrections: The Input Record Type field is used to distinguish the types of corrections from EDExpress. 3 values are used. H = Full SAR corrections Q = Quick corrections V = EDE Verification Worksheet corrections
44	Setup: System default value for Update Demo Data? is checked. *Note: For 2002-2003, the system default was unchecked.*
45	Application/Transaction Source/Site Codes are renamed Application/Transaction Data Source (1st digit) and Application/Transaction Data Type (2nd digit) and the codes have been redefined: 41 is DELETED 51 = Paper Applications 52 = Paper Renewal Apps 53 = Paper Corrections 54 is DELETED 55 = Paper Spanish Apps 56 = Paper Signature Pages 77 is DELTEED
46	Application/Transaction Source/Site Codes: Entry Source Code value of "3" is used in order to accumulate counts for Easy FAFSA records. Following source/type codes are used: 31 = Full SAR corrections 32 = Electronic Signatures 33 = Quick Corrections 34 = Verification Worksheet corrections
	Packaging
47	Multiple Entry: COA field is updateable via multiple entry when the record is packaged.

#	EDExpress
48	Multiple Entry: Schools can change the following fields to "blank" • Parent's State of Legal Residency • SAP • Award Letter Received date (must also remove Award Letter Received flag when changed to "blank") • Low Tuition
49	Setup: Length of the Term column in academic year setup increases to 9 characters, all displayed.
	Direct Loan & Pell: EDExpress is a Full Participant for Direct Loan/Pell Payment in 2003-2004 send/receive Origination and Disbursement data to/from COD using the Common Record XML format. Schools are not required to move to XML now, but **have to modify processes to accommodate the new fields and edits that are being implemented due to COD**. These new fields and edits are listed in lines 50 through 60.
50	➔ ***New*** Setup: New school identifiers • School Identifier: Entity ID or Routing ID (RID) • School Identifier: Source Entity ID applies to servicers • Disbursement Profiles • Funding Methods
51	Multiple Entry for DL: Schools can change the following fields to "blank" • College Grade Level (allow only when loan not originated) • Loan Entrance Interview Date
52	Multiple Entry for Pell: Schools can change the following fields to "blank" • End of entry edits in place to prevent changing to blank when not allowed • Enrollment Status (If kept, allow only when Payment Methodology is Formula 4) • Verification Status Code • Origination Cross Reference • Weeks Used to Calc (allow only when Weeks of Instruct Time is blank) • Weeks of Instruct Time (allow only when Payment Methodology is Formula 1) • Credit/Clock to Complete (allow only when Payment Methodology is Formula 1-3) • Credit/Clock in Program (allow only when Payment Methodology is Formula 1-3)
53	Disbursement Release Indicator is added to Multiple Entry.
54	Origination • Batches are now Documents • Acknowledgements are now Responses
55	Disbursements • Pell is more like Direct Loan for disbursement activity types • Sequence numbers added • Pell correction is more like DL-instead of adjusting a disbursement, the new amount replaces the prior with a new sequence number
56	External Add/Change Import: Data is kept in a flat file.
57	Disbursements: Estimated Disbursement Dates for Pell Payment is removed. Full Participants are not required to submit this data to COD to process Pell Grants.

#	EDExpress
58	Disbursements: Pell Disbursement Profiles • Schools can create Pell Disbursement Profiles that are used to calculate Edit Only disbursements. • Use of the Pell Disbursement Profiles is not required, but use of Direct Loan Disbursement Profiles is still required. • Pell disbursement profiles include Disbursement Dates that are used to create disbursement amounts. Once the profile is attached to a student record, schools can process an award (via Calculate), save on the tab, or have the software automatically create disbursement records. The amounts calculated use TPC (usually scheduled award) and are split evenly between the # of Disbursement dates defined.
59	Disbursements: DL Anticipated Disbursements grid is renamed to more closely follow COD terminology (edit-only disbursements).
60	Disbursement Tab: Following changes are made: • DRI is added to this tab. Schools can create edit-only disbursements at any time. • DRI for actual disbursements cannot be set to "true" more than 30/7/0 days in advance. • Based on Funding Method • Applies to both Direct Loan and Pell Payment • Funding Method is defined in Setup
61	Setup: Estimated Disbursement Dates are removed from Setup.
62	Import Types: EDExpress has only 1 Import type and message class for Origination/ Disbursement, CODRECOP. All origination (edit-only) records, all disbursement records and all change records come back in 1 message class.
63	Export Types: EDExpress has only 3 Export Types that use the same message class: • Pell-only records • Direct Loan-only records • All records (DL & Pell) ready to be batched

#	DL Tools For Windows
1	➔ *New* SAS-DL report combines the previous Direct Loan School Account Statement (DLSAS) and the 732 reports. DL Tools updates the compare process to use the new combined SAS-DL and provides all current functionality provided in DL Tools.
2	Cash Receipts and Excess Cash values display as positive numbers on the SAS-DL except when noting a downward adjustment transaction. DL Tools processes the values accordingly.
3	Compare program for the SAS-DL is updated to run school disbursement records at the individual disbursement level instead of a cumulative disbursement amount at the loan level.
4	Direct Loan Measurement Tool reports are located in the DL Tools for access by all Direct Loan schools *(moved from EDExpress)*. Examples of 2 such reports are the Direct Loan Volume Measurement Tool report and the Disbursement Measurement Tool report.
5	➔ *New* Report displays individual disbursements and includes the number of actual disbursements/loan.

#	ISIR Analysis Tool (formerly QA Tool for Windows)
1	➔ *New* Name of the software changes from Quality Analysis (QA) Tool to ISIR Analysis Tool.
2	Setup option defines school verification profiles. Another option sets the School Verification flag for students meeting the selected criteria.
3	Footnote on some reports refers to on-line Help for explanations of the detail and summary data included on the reports. Specific path to Help is included in the footnote.
4	Source of the ISIR correction is displayed on the Transaction Comparison tab, as well as on reports.
5	On-line Help clarifies how the numbers on the reports are affected when a student's dependency status changes from Dependent to Independent and how the parental data fields are treated in this situation.
6	More ISIR fields are available in Query to increase the flexibility of ISIR Analysis Tool.
7	Paid On School Verification flag is removed from the software.

#	FISAP
1	➔ *New* Web-based training on the Campus-Based Program's Fiscal Operations Report and Application to Participate (FISAP) is available by accessing the FISAP on the Web login page at http://www.cbfisap.sfa.ed.gov and clicking on the link for the FISAP training module. Course focuses on explaining why the various information contained in the FISAP is needed and how to obtain it. Points out areas where people have difficulty and includes instruction on navigating the application.

#	NSLDS
1	➔ *New* GA: System has converted from tape to SAIG and allows for electronic reporting.
2	➔ *New* GA: Frequency with which some agencies report increased.
3	➔ *New* GA: Can update loan information directly online with NSLDS. For security reasons, only 2 users from each GA are granted this authority at 1 time.
4	GA: Some edits are modified, including: • File tolerance edits reduced on collections to 30%, and TOP reduced to 10% • Edit for Loan Status "IA" changed to allow an effective date later than the guaranty date • Edit on Academic-Level Aggregate Limit revised to edit against Net Guaranty Amount instead of Guaranty Amount
5	➔ *New* Schools: Beginning with the fiscal year 2001 draft cohort default rate distribution in February of 2003 and continuing for every notification process thereafter, ED electronically transmits cohort default rate notification packages to schools via the Student Aid Internet Gateway (SAIG). Electronic cohort default rate (eCDR) notification process replaces the paper notification process for all Title IV schools located in the United States. *Note: All domestic Title IV schools must sign up to participate in eCDR via the SAIG enrollment form at www.sfawebenroll.ed.gov. Enrollees in eCDR must also submit a President, CEO, or Chancellor signature page to activate the eCDR process for their school.*

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#	NSLDS
6	➔ *New* Schools: Financial Aid History (FAH) Requests is combined with Transfer Student Monitoring Process. Process has 1 input file and 1 output file. Schools can request the FAH immediately, can request that the student be placed on the monitoring list, or both. *Note: The system accepts the old FAT input file and message classes until June 30, 2003.*
7	➔ *New* Schools: NSLDS batch or online user signup or change information is accepted only via SAIG.
8	➔ *New* Schools: Customer Care Center (CCC) is available to help resolve data conflicts as well as to negotiate with Data Providers. In some cases, the CCC allows NSLDS to become the Data Provider of last resort. Schools report conflicts and documentation. In response, the CCC works with the Data Provider to resolve the conflict and then notifies all parties when resolution is reached.
9	Schools: Enrollment Reporting (formerly SSCR) process has changed to allow for more real-time data to be provided to NSLDS.
10	Schools: Enrollment Reporting enhancement allows for retention of all enrollment data sent to NSLDS and enables the display of a history on the Web.
11	➔ *New* Schools: New Enroll tab is available. Selections include: • Enrollment Summary • Enrollment Add • Enrollment Update • Enrollment Reporting Schedule • *Note: Only schools can view Enrollment Add and Enrollment Update.*
12	➔ *New* Schools: New reports include: • FAT requests online (FAT001) • School Overpayment Report (OVP001) • Enrollment Reporting Summary Report (SCHER1) • Date Entered Repayment Report (DER001) • Default Loan Summary Report (SCHDF1)
13	Schools: Exit Counseling and Exit Counseling by SSN Reports (SCH01B and SCH01A) are enhanced.
14	Web site changes include the following. • Home Page: Layout and colors • Loan Summary: Aggregate calculation formula for recent loans • Loan Summary: Displays allocation of CL Outstanding Principal Balance to Subsidized, Unsubsidized, Combined and Unallocated based on underlying loans (by the date these training materials were produced, a decision on implementing this item had not yet been made) • Loan Summary: Includes aggregate for consolidated underlying loans at the loan level • Loan Summary: Added DL PLUS MPN flag • Loan Summary: Added flag to indicate student is near or has reached aggregate subsidized limits • Loan Summary: Added flag to indicate student is near or has reached aggregate combined limits • Loan Summary: Added type of discharge to warning icon • Pell History: Removed remaining amount to be paid • Pell History: Displays attending school instead of reporting school • Pell History: Renamed "Disb. Post Date" to "Posted by Pell" and "As of Date" to "Latest Disb"

#	COD	Pell Grant Program	DL Program
1	➔ *New* Full Participants only: Following tags are added: • Negative Pending Amount • Total Financial Award Accepted • Total Financial Disbursement Accepted • Total Funded Disbursement Accepted • Total Non-Funded Disbursement Accepted	x	x
2	➔ *New* Full Participants only: Endorser Amount tag: • Will be returned to schools on the credit decision override response • Will not increase once an endorser addendum is accepted In addition, Actual Disbursements cannot exceed the endorser amount.		x
3	➔ *New* Phase-In Participants: Endorser Amount field is added and: • Will be returned to schools on the credit decision override response • Will not increase once an endorser addendum is accepted In addition, Actual Disbursements cannot exceed the endorser amount.		x
4	MPN for PLUS loans • Parent borrower who borrows to pay for the educational costs for 1 child will sign an MPN to cover the loan or loans. If the parent is borrowing for more than 1 dependent student, a separate MPN is needed for each child. Unless the parent obtains an endorser on a loan, single-year or multi-year use of the MPN will be authorized according to regulations. • If a parent borrower obtains an endorser on a loan, the MPN that the parent borrower signed becomes a single-loan MPN and no additional loans can be made under that MPN.		x
5	With the implementation of the PLUS MPN, a PLUS disclosure statement must be provided/printed by the school or COD prior to or on the date of disbursement.		x
6	Parent borrower needs a PIN to complete an eMPN for PLUS loans, and credit decisions do not have to be made before a PLUS eMPN is completed.		x
7	Full Participants only: When a Direct Loan Award is established on COD without disbursement data, COD sends a warning to the school. School is responsible for printing and providing the disclosure statement if disbursement data is not sent at least 5 days in advance of the first disbursement date.		x
8	Full Participants only: When a school does not send disbursement data at least 5 days before the first disbursement date and does not indicate that it has printed/provided the disclosure statement, COD prints and provides the disclosure statement to the borrower and sends a warning to the school.		x
9	Full Participants only: Due to the implementation of the PLUS MPN, the Award Amount Requested tag is no longer returned on MPN responses for award year 2003-2004 and forward. *Note: Field can only be submitted for award year 2002-2003.*		x

#	COD	Pell Grant Program	DL Program
10	Phase-In Participants: Loan Amount Requested field is filler on the loan origination record, the loan origination acknowledgement and the MPN acknowledgement.		x
11	EDExpress users become Full Participants in 2003-2004. • EDExpress software is modified to import and export XML to/from the COD system. • For combo systems, external import and export continue to be in current fixed length formats. • All reports continue to be produced and imported in current formats not XML.	x	x
12	Subsidized and Unsubsidized loans have an updated MPN.		x
13	➔ *New* Added MPNID tag value: N = PLUS.		x
14	➔ *New* Added Promissory Note Print field value field: O = School or its delegate prints and sends the PNote.		x
15	Disclosure Statement is updated for Subsidized and Unsubsidized loans.		x
16	➔ *New* Full Participants only, added Disclosure Statement Indicator value: S = School printed and provided a disclosure statement to the borrower.		x
17	➔ *New* Added Pell verification status code: S = Selected for verification but not verified. Allows a school to report students selected for verification by CPS but who are not required to be verified.	x	
18	Full Participants only: Abbreviations are eliminated from tag names in the Common Record Layout. • All Common Record tag names reflect PESC and EBXML standards. • Existing Full Participants can continue to use the old tag names for 2002-2003 award year processing. • All new Full Participants for the 2003-2004 award year processing must conform to the new tag names.	x	x
19	Full Participants only: Following modifications are made to the Common Record layout: • Student/Borrower Identifier field maximum length increases from 52 to 54 and all 3 attributes in the field are required. • Disbursement Release Indicator replaces Payment Trigger Flag • ResponseErrorField field maximum length is changed to 35. • Software is changed from an attribute to 2 elements: SoftwareProvider and SoftwareVersion. • AddressTypeCode is changed from a Boolean to a string with valid values of P/T (Permanent/Temporary). • SecondaryEFCCode is added as a valid tag for Campus-based programs (Perkins, SEOG, and FWSP). • CWC is removed as a valid value for Award Type.	x	x
20	Entrance Counseling is moved to the Direct Loan Servicing Web site.		x

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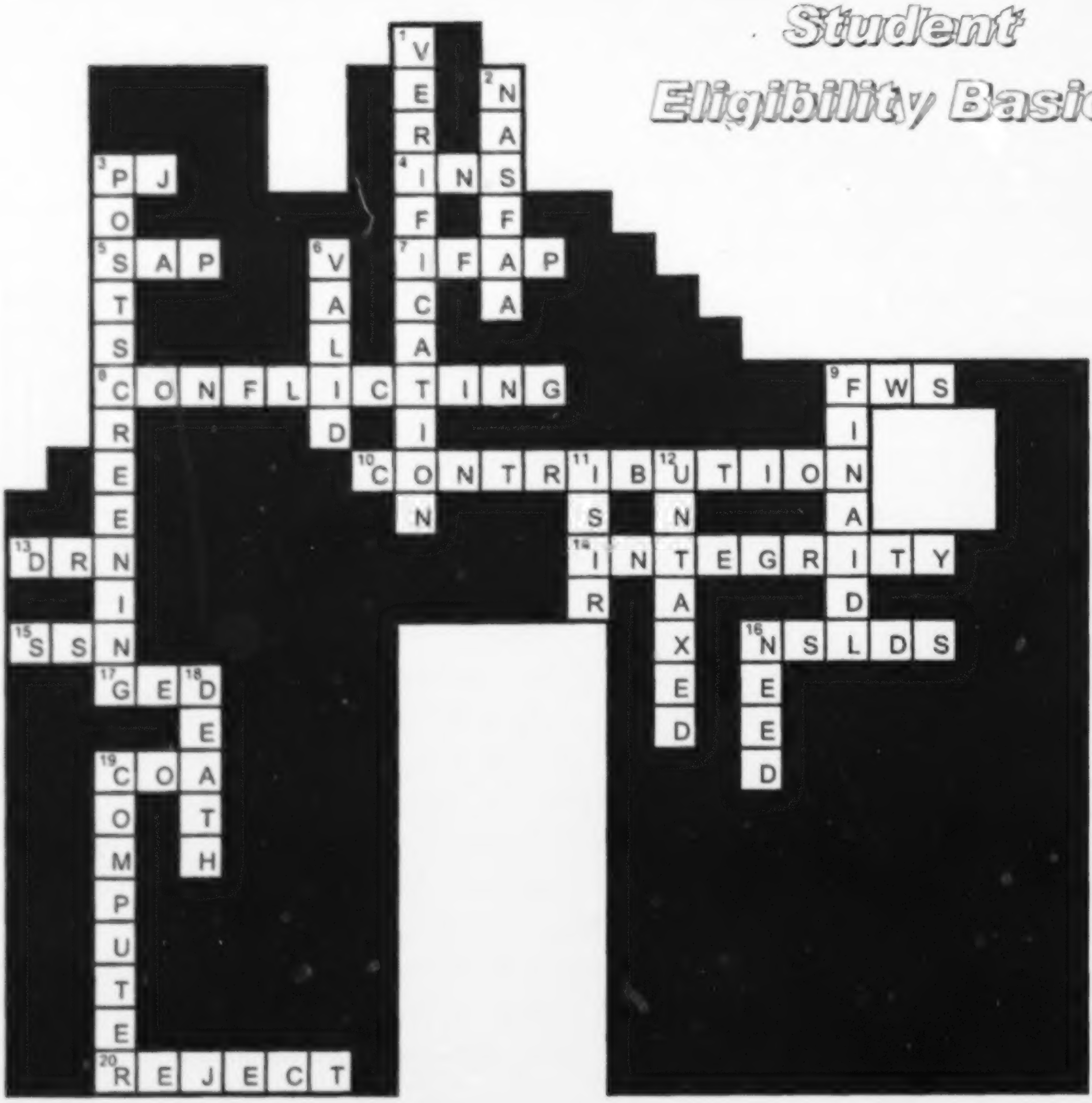
#	COD	Pell Grant Program	DL Program
21	MPN expiration date is based on the date the MPN is received by COD. Applies to MPNs where the first loan linked to the note occurs on or after implementation of the 2003-2004 COD release. *Note: Change is contingent on a proposed change to the MPN expiration date regulation scheduled to be finalized in November 2002.*		x

Pre-training Crossword Puzzle Solution

Student Eligibility Basics


1 VERIFICATION
2 NASFAA
3 PJ
3 POSTSCREENING
4 INS
5 SAP
6 VALID
7 IFAP
8 CONFLICTING
9 FWS
9 FINAID
10 CONTRIBUTION
11 ISIR
12 UNTAXED
13 DRN
14 INTEGRITY
15 SSN
16 NSLDS
16 NEED
17 GED
18 DEATH
19 COA
19 COMPUTE
20 REJECT

Review Module Answer Key

#	Review Module: Question	Answer
1.	From this morning's "Pat" simulation, what item on Pat referenced the drug conviction question on the FAFSA? (Question 35)	"Just Say No" button
2.	HEA stands for ____?____.	Higher Education Act
3.	What is the term for an educational institution that provides education beyond a high school level?	Postsecondary Institution
4.	To participate in Campus-Based Programs and to receive an allocation, schools must file what application/report annually?	FISAP (Fiscal Operations Report and Application to Participate)
5.	What ED Web site contains an online library of technical publications, federal regulations and policy guidance on the administration of federal student financial aid programs?	ifap.ed.gov (IFAP) fsa4schools.ed.gov (Schools Portal)
6.	What is the Federal Register?	A daily government publication that prints regulations, regulatory amendments, notices, and proposed regulatory changes for all federal executive agencies
7.	From what ED Web site can an FAA access FSA COACH, online training about federal student financial aid?	fsa4schools.ed.gov (Schools Portal) ifap.ed.gov (IFAP)
8.	What has replaced the need for Title IV WAN?	SAIG (Student Aid Internet Gateway)
9.	Students must establish or re-establish ____?____ each award year.	Eligibility
10.	When can students begin submitting 2003-2004 FAFSAs online?	January 1, 2003
11.	What is the deadline for submitting 2002-2003 FAFSAs?	By student's last date of enrollment or June 30, 2003, whichever comes first
12.	What are some of the application formats available to students for applying for aid?	FAFSA, FOTW (FAFSA on the Web), Renewal / ROTW (Renewal FAFSA on the Web)
13.	What field on the FAFSA supports ED's mission to reduce the number of paper SARs mailed to students?	Student's e-mail

#	Review Module: Question	Answer
14.	One exception to the eligibility requirement that an applicant have a high school diploma (or equivalent) is that schools may administer what type of approved test?	ATB (Ability To Benefit)
15.	What are considered equivalents to the high school diploma requirement for student financial aid?	1) GED 2) Enrollment in a AA degree program or higher with evidence that applicant excelled academically in high school and met postsecondary school's admission standards 3) Postsecondary (college) transcript showing that applicant completed a program of at least 2 years that is acceptable for full credit toward a bachelor's degree
16.	Jo is a single 21-year old student, living on campus with 2 roommates, working on her master's degree in Psychology. What is Jo's dependency status?	Independent
17.	What are ED's minimum requirements for SAP (Satisfactory Academic Progress)?	1) C average/2.0 GPA by the end of the 2nd year 2) For undergraduate programs, completed within timeframe not to exceed 150% of program requirements
18.	When Andrea completed her FAFSA, she filled in the student's Total Taxes Paid with $4500. Although Andrea's application has not been selected for verification and you have not requested documentation from her, the school receives a copy of her tax return. The return indicates that her Total Taxes Paid is actually $3500. What is this an example of?	Conflicting Information
19.	When using Professional Judgment, what must an FAA be sure to do?	Adequately document the decision in the student's file
20.	Recent job loss and unusually high child care costs are examples of ____?____ that might cause an FAA to use Professional Judgment.	Special Circumstances
21.	CPS processes application data that results in what documents?	1) ISIR (Institutional Student Information Record) 2) SAR (Student Aid Report) 3) SAR Acknowledgment

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#	Review Module: Question	Answer
22.	What new item to help identify an applicant has been added on the SAR for 2003-2004?	A bar code
23.	Who receives copies of a student's ISIR?	Each school listed on a student's application
24.	What is a transaction number?	2-digit number on the SAR and ISIR to identify the applicant's particular transaction resulting from either the initial application or from subsequent corrections or updates
25.	What is a DRN (Data Release Number)?	An identifier that allows a student to make phone corrections with the Federal Student Aid Information Center and allows a school to draw down that student's ISIR
26.	What is comment code text?	Wording associated with various comment codes that describe the nature of the issue or problem with the application
27.	What does a "C" mean next to the EFC on a student's ISIR?	There is an issue with the application's data match that needs to be resolved
28.	Information on an ISIR that a student needs to review is marked with what?	"h"
29.	What is a valid ISIR?	ISIR having a calculated EFC and no "C" codes
30.	What does an Assumption Override do?	Prevents a CPS-assumed value from replacing the data value the student reported for a specific data field
31.	Assumptions are identified on an ISIR by what symbol?	"*"
32.	Why are assumptions and verifiable rejects not a concern for a student completing an application through FOTW?	Because built-in edits ask the student to verify information as it is entered
33.	What is a Verifiable Reject?	A data field for which CPS found the value to be questionable, although the value can be verified by the student or the FAA with either a correction or a Reject Override
34.	What are the 2 types of rejects?	1) Verifiable (alpha) 2) Non-verifiable (numeric)
35.	What is displayed on the ISIR to show that the CPS has checked or verified the applicant's data against other databases?	Match flags

#	Review Module: Question	Answer
36.	When an application is submitted to the CPS, the information is checked/verified with several databases. What are they?	1) SSA (Social Security Administration) 2) SS (Selective Service) 3) VA (Veteran's Affairs) 4) INS (Immigration and Naturalization Service) 5) NSLDS (National Student Loan Data System) 6) DOJ (Department of Justice)
37.	The NSLDS provides which portion of a student's ISIR?	Financial Aid History section
38.	True or False: The EFC is a reflection of the amount of money a family has in the bank.	False
39.	The FAA Information section of the ISIR shows how the student's EFC is broken out over a ___?___-month period. The EFC the student sees on the front of the SAR pertains to a ___?___-month period of enrollment.	12-month period; 9-month period
40.	On an ISIR, when values are present for the both Primary EFC and Secondary EFC, which value is associated with the Simplified Needs Test (SNT) calculation?	Primary EFC
41.	Which does not consider assets in the calculation—the Simplified Needs Test (SNT) or the Auto 0 EFC??	Neither the SNT (Simplified Needs Test) or the Auto 0 EFC consider assets in the calculation
42.	Both simplified EFC calculations require that students/parents be eligible to file which U.S. tax returns?	1040EZ or 1040A
43.	In what publication can you find detailed information on the ISIR record layout?	EDE Technical Reference
44.	Complete the formula: Student's COA – Student EFC = ___?___	Student's Financial Need
45.	What is the term for the estimated amount of aid that a school knows a student will be awarded or has been awarded?	EFA (Expected Financial Assistance)
46.	If COA increases, then Student Need ___?___.	Increases

#	Review Module: Question	Answer
47.	What are allowable components of a Title IV Cost of Attendance (COA) budget?	1) Tuition and fees 2) Books and supplies 3) Allowance for cost of a computer 4) Transportation 5) Miscellaneous personal expenses 6) Room and board 7) Childcare 8) Costs associated with study-abroad programs 9) Costs related to a student's disability 10) Costs associated with cooperative education 11) Loan fees for students receiving FSA loans
48.	True or False: When an FAA determines the COA amounts, the FAA must apply those amounts uniformly to all students in that category.	True, although individual students may have circumstances that require changes to the COA assigned to all other students in the same category
49.	The COA for incarcerated students can include what 2 components?	1) Tuition and fees 2) Books and supplies
50.	_____?_____ collects and stores student aid recipient information about loans, grants, disbursements and enrollments, etc	NSLDS (National Student Loan Data System)
51.	From where does NSLDS receive its information?	1) Schools 2) Lenders 3) Guaranty agencies 4) Third-party servicers 5) COD (for Pell Grants and DL)
52.	NSLDS' identification of applicants whose eligibility status has changed since the time of their original aid application is known as ______________.	Post-screening
53.	What NLSDS process provides information on an initial ISIR transaction regarding default, overpayment, and maximum amount borrowed information?	Prescreening

#	Review Module: Question	Answer
54.	What are the steps to the Transfer Monitoring Process?	1) School informs NSLDS of a transfer student 2) NSLDS monitors changes to the student's Financial Aid History 3) NSLDS alerts the school of changes 4) School reviews the changes to determine impact to student's eligibility
55.	What are 7 exceptions to the Selective Service eligibility requirement?	1) Currently on active duty in the armed services 2) Isn't 18 when the FAFSA is completed 3) Born before 1960 4) Citizen of Marshall Islands, Micronesia and Palau 5) Noncitizen who entered the U.S. after they turned 26 6) Noncitizen who entered the U.S. as lawful non-immigrants on a valid visa and stayed in U.S. on terms of the visa until after they turned 26 7) Enrolled in an officer procurement program

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